

THE MONEY ISSUE

HOW TO MAKE
IT, USE IT, AND
GET THE MOST
OUT OF IT



APRIL 2016

SOME DOS,

LOTS
OF
DON'TS

YOU NEED
\$1,000 TODAY.
HOW TO GET IT.
A SOCIAL
EXPERIMENT
BY JOE KEOHANE
PAGE 102

COLUM
McCANN ON
THE
WINKLEVOSS
TWINS
AND WHATEVER
THE HELL
BITCOIN IS
PAGE 94

BUY THAT
LATTE AND A
CHILD DIES
THE ETHICAL
CONUNDRUM OF
“EFFECTIVE
ALTRUISM”
BY A.J. JACOBS
PAGE 114

KEY AND PEELE
TOGETHER
FOR THE LAST
TIME

PAGE 25

INSIDE
THE MIND OF A
RICH MAN
TOM JUNOD GETS
HIM TO FESS UP
PAGE 125

Cartier

CALIBRE DE CARTIER DIVER
MANUFACTURE MOVEMENT 1904 MC

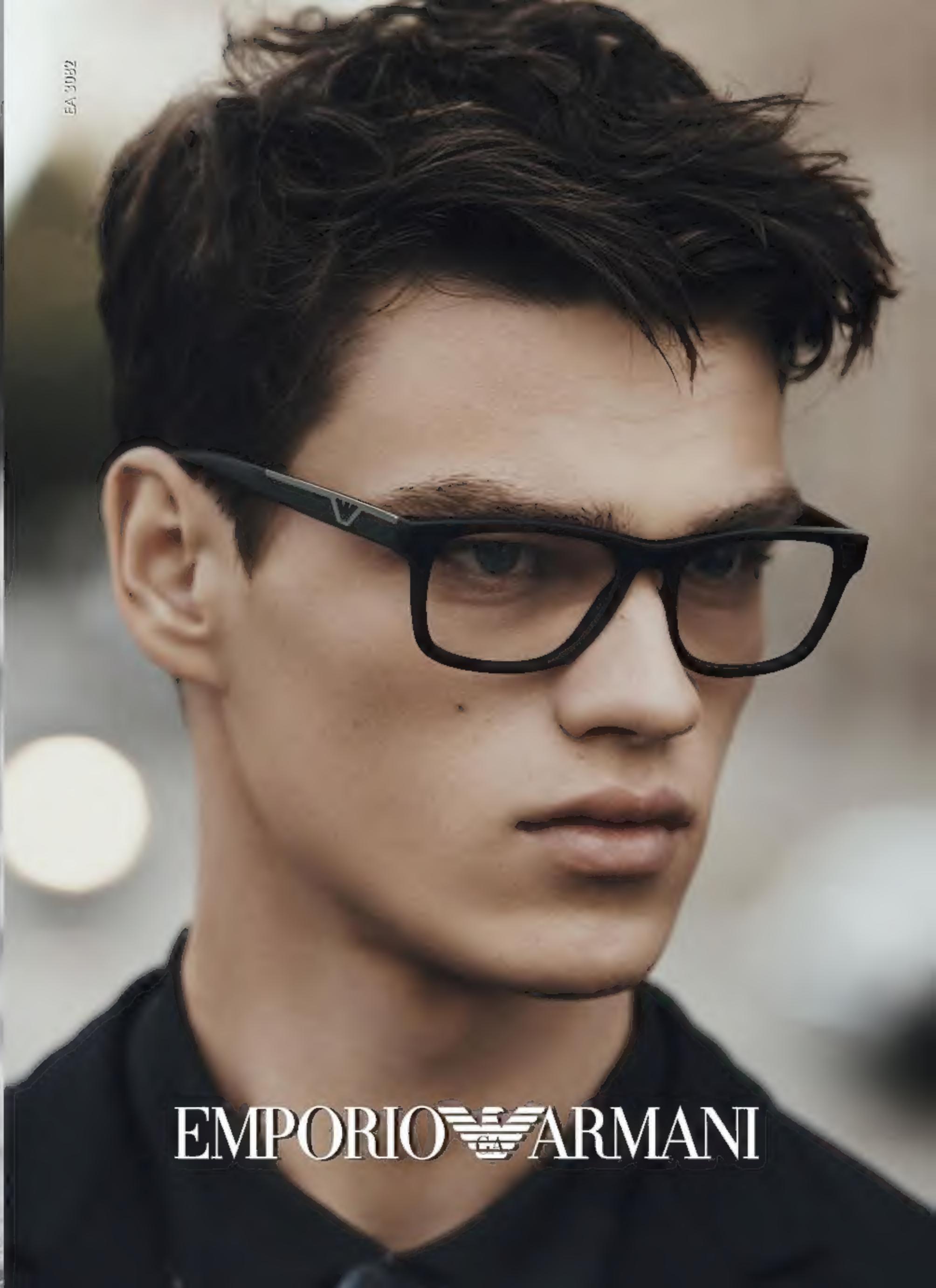
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THE COLD OPEN

WHAT'S IT WORTH TO YOU?

BY JOHN HYDUK

IT TAKES A LOT OF MONEY to be poor. I never knew that until I lost my job. Lights, phone, water, heat—the bills keep coming. Snag an interview and it's miles away, so factor in a car note. The landlord keeps knocking. That rainy-day fund you spent years assembling washes away in months and suddenly you're headed downhill with no brakes.

I'd never sniffed wealthy, but I'd always been flush. At seventeen I was bringing home more money than my old man, hanging boxcar doors at an N & W repair yard overlooking the Cuyahoga River, the junior partner by two decades in a firm populated by former members of the Wild Bunch. Most of my contemporaries were wearing paper hats and being told to hold the pickles. I had a car—an old Ford Galaxie—that I spent hours rubbing tree sap off of, and a serious squeeze. Carol was a National Honor Society blond, pretty, funny, smart, a car-radio love song that smelled of Yardley soap and success. Her folks were the richest people I knew. Even their pooch was a purebred. I spent

any free time that summer going to garden parties on wide lawns, hoping nobody would see the grit under my fingernails. Her father, a self-made man, liked that I worked. But his smile always reminded me of the obvious: "I have more money than you."

Most of what I believe now, about money and work and what it means to be a man, I learned that summer, from that grin. As much as race, gender, and class, money decides where you live, where you go to school, what you eat, the clothes you wear, the car you drive. It determines the women you'll attract when you're young, the medical treatment you'll receive when you're old. Money marks the Great Divide.

I stood back and considered that revelation. Then I did what any right-minded seventeen-year-old does when receiving life-altering wisdom. I ignored it.

I thought there were things more important than money. I believed there was a place in this world where you could make time stop and maybe live forever, going on adventures, meeting ►



To read John Hyduk's extraordinary essay "The Loading Dock Manifesto," from our May 2011 issue, Shazam the penny above.

MATTHEW McCONAUGHEY

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THE COLD OPEN

strange creatures, filling the hours with feats of strength and storytelling. And we would live happily ever after.

As a boy, I kept a respectable distance from money because, in a neighborhood of mill hands accustomed to being abused by the folks who lived at the top of the hill, people with money had a dicey reputation. Then, in my twenties, money moved in with me. Money was testy, quick to fly into a rage, prone to stomp out and go home to Mother. Money needed its space.

Some years we barely spoke.

The mills began to close, and with them went mill jobs and mill paychecks and a mill hand's way of life. By my thirties, I had mastered the art of saying, "I'm just thankful for this opportunity" on job interviews through gritted teeth. In my forties, I learned that "competitive wages" meant they didn't pay squat, that retail workers are just sharecroppers with an employee discount, that all income—especially yours—is disposable. Men worked.

You come to realize that work and money have little to do with each other. Work is hard to find. Money is everywhere. Work is an alarm clock at 5:00 A.M. and regret drunk out of a "World's Best Dad" mug. It comes with sharp edges and blunt objects. Money is the glass tower where you go to pay the utility company to turn your lights back on. Money is the marble foyer of the bank that turns down your loan. Hell, money is a banjo-hitting shortstop or a first-round bust in the NFL draft. Don't tell me about careers. Careers are lived by people who are used to being treated like something that comes in a Tiffany box.

Real men worked hard.

Today I'm digging out, working from a toehold in what passes for a recovery. I still walk the tightrope stretched between paydays, but I'm

patching my safety net. Light, heat, car lease: The bills are getting paid. My landlord sends me a Christmas card. I'm a force the first and fifteenth of every month. But lean times have left a mark. I still squeeze the day-old bread and linger at the Reduced for Quick Sale rack. I'll pass three filling stations for the best deal on regular unleaded, not out of necessity but out of habit. I'll always be a little unemployed.

We're trying hard to make this work, money and me. I don't ask about our time apart and

money doesn't offer. That's because I'm older and wiser and nicer. For example: I tip well. I'm kind to cashiers and barmaids, courteous toward the gray-haired cart boys at the supermarket, because I've been there and probably will be again. I smile, but nobody smiles back. Working people understand what I'm really saying is "I have more money than you."

Here's what money is: a tool. Its value is determined by its use. Use it to pick the lock on a better life or build a wall to keep out whatever evil is nearby, walking. That's a reality that hasn't changed since

stone axes. And a wisdom easily ignored when you're seventeen.

Chuck was our railroad foreman, and he rode herd on his crew like a *Gunsmoke* sheriff. He liked my effort and asked me what my plans were. I told him I didn't want to punch a time clock forever, that I'd quit when I had enough money to live comfortably and chase the things you couldn't hang a price tag on. Chuck slapped a big paw on my shoulder and laughed. "I never met anybody," he said, "who has enough." Chuck owned a Buick, a boat, and two homes.

I could tell you more about the working life, about pride that can't be measured in dollars and cents, about what really matters.

What's it worth to you? ■

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Esquire APRIL 2016 / VOLUME 165 / NO. 3

THE TABLE OF CONTENTS



The Money Issue

HOW TO MAKE IT,
KEEP IT, AND SPEND IT

The ESQ&A:
Keegan-Michael Key
and Jordan Peele

Our masters of
ceremonies.

WITH STACEY WOODS

pg. 25

The New Rules
of Personal Finance

BY PADDY HIRSCH,
ANDREW ROSS
SORKIN, AND
JOSHUA SHEATS
(ALSO: WARREN
BUFFETT)

pg. 84

How to Make
\$1,000 Today
BY JOE KEOHANE

pg. 102

Four Men,
Four Incomes

Managing their money—
from a million a year to
life on the poverty line.

pg. 106

50 Things Worth
the Extra Money

pg. 110

Extreme Charity

How to do the
maximum good.
BY A.J. JACOBS

pg. 114

Esquire Style:
Tycoons Wear T-Shirts

The characters from
HBO's *Silicon Valley*
don the cotton spoils of
this new gilded age.

pg. 116

A Rich Man

When he knew it.
BY TOM JUNOD

pg. 125

ON THE COVER: KEEGAN-MICHAEL KEY AND JORDAN PEELE PHOTOGRAPHED EXCLUSIVELY FOR ESQUIRE BY ROBERT TRACHTENBERG, ON KEY: SUIT
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THE TABLE OF CONTENTS

The Cold Open
What Money Decides,
BY JOHN HYDUK
pg. 11

Editor's Letter
pg. 20

Books
The exquisitely painful
joy of Ethan Canin's
A Doubter's Almanac.
BY MARK WARREN
pg. 32

Ten Things You Don't
Know About Women
BY SAMANTHA BEE
pg. 38

Music
Country's savior stops
playing country.
BY ANDY LANGER
pg. 40

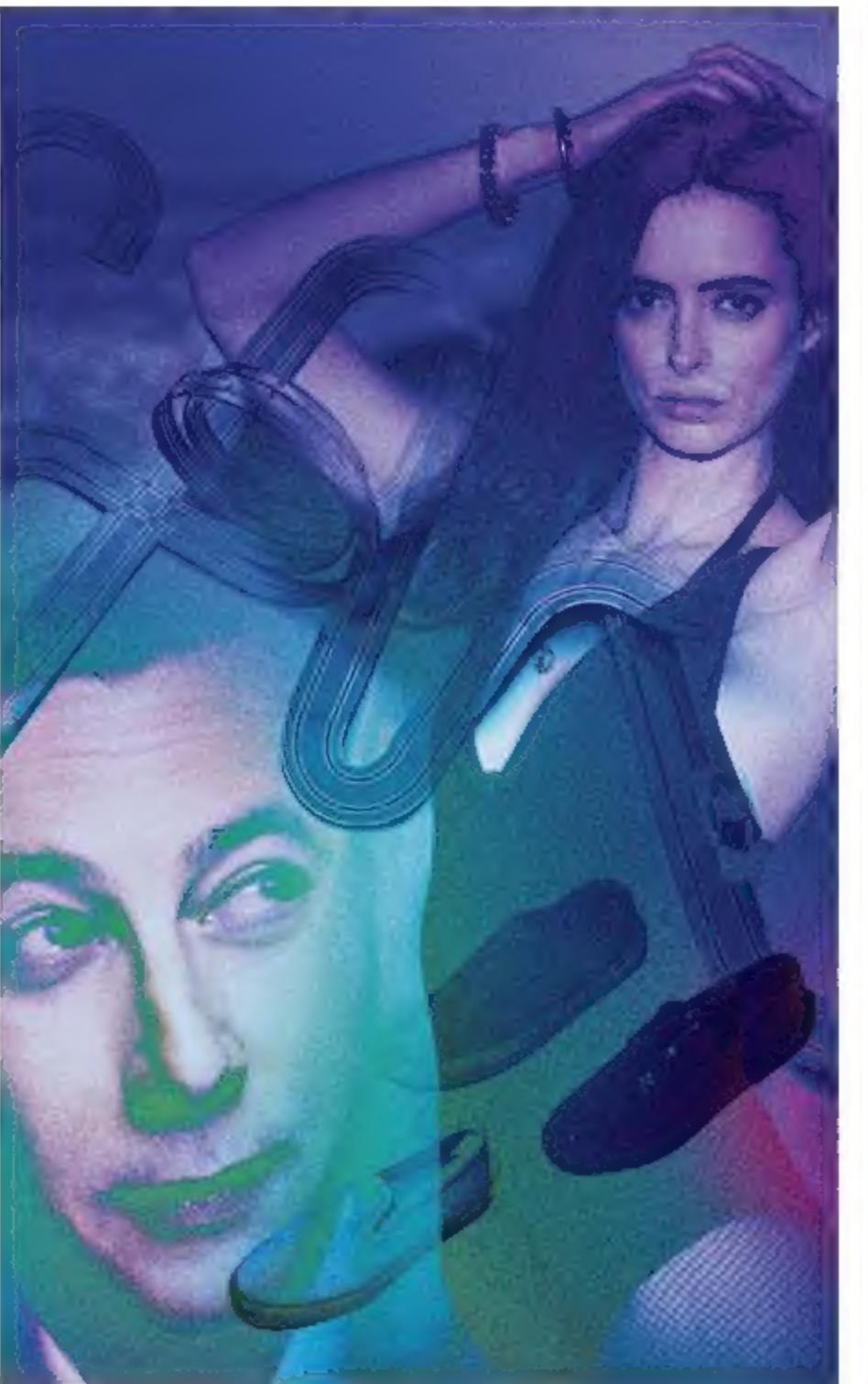
The Digital Man
The unsettling allure
of Amazon's Alexa.
BY BARRY
SONNENFELD
pg. 42

Drinking
Shortage Scotch.
BY DAVID WONDREICH
pg. 44

The Profile:
Paul Reubens
ANNOTATED BY
PAUL REUBENS
pg. 48

Style
Clothes that make travel
less stressful.
pg. 53

Celebrity We Can
Believe In
The blurred lines



between pop
culture and politics.
BY STEPHEN
MARCHE
pg. 64

The Truth About
Automated Cars
And the challenges and
changes ahead.
pg. 69

The Esquire Fitness
Challenge, Part 3
This month, more
flexibility and more sex.
pg. 80

Krysten Ritter Is a
Woman We Love
The Jessica Jones lead is
no antihero.
BY DAVE HOLMES
pg. 128

This Way Out
2016's Hottest Box Sets.
BY JOE KEOHANE
pg. 138

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Susan Orlean, and the
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all time—"What Do You
Think of Ted Williams
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WANNA BET?



In March 2010, Tiger Woods announced that he would return to golf after his self-imposed period of penance following his marital difficulties, and that he would do so at the Masters. The night after he made that announcement, I made a wager with a friend that Woods would never win an

other of golf's four major tournaments \$1,000 a year for as long as he competed.

That turned out well.

I would make a similar wager that there will never be driverless cars in the way that Google and Tesla imagine them—totally independent of human intercession and capable of going anywhere.

I realize that I am in the minority. From the breathless coverage that automation receives, one gets the impression that it's right around the corner. Excuse me, but bullshit. (See our little feature on driverlessness that begins on page 69.) My skepticism is not, I realize, entirely rational. My brushes with automation have left emotional scars. I distinctly remember the

first car I owned that had brake-throttle-override technology (I'm looking at you, VW Phaeton), which prevented me from driving with one foot on the brake and the other on the accelerator, which is a necessity when an impatient human is behind the wheel in Manhattan. I got rid of that car as soon as I could.

I recall the day I was driving a Mercedes C-Class across the Tappan Zee Bridge and started to change lanes without signaling. The car moved itself back into its lane. I was so startled I jerked the wheel in the opposite direction and nearly drove off into the Hudson River.

Maybe it's a function of the era in which I came of driving age—when car = freedom. Or maybe it's my instinctive truculence at being told what to do. Whatever I'm rooting as hard as I can against autonomous technology, I cling to the notion that I and all of us are independent actors, capable of doing great things in part because we constantly run the risk of doing stupid things. And every technological advance that robs us of agency makes me feel just a little less human.

Cars driving is one of the pursuits through which we Americans express our individuality. Individuality may be a myth; none of us is as special as we think we are. But it's a foundational idea.

It almost makes me want to say you'll have to pry the steering wheel out of my cold, dead hands. But I won't.

DAVID GRANGER
EDITOR IN CHIEF

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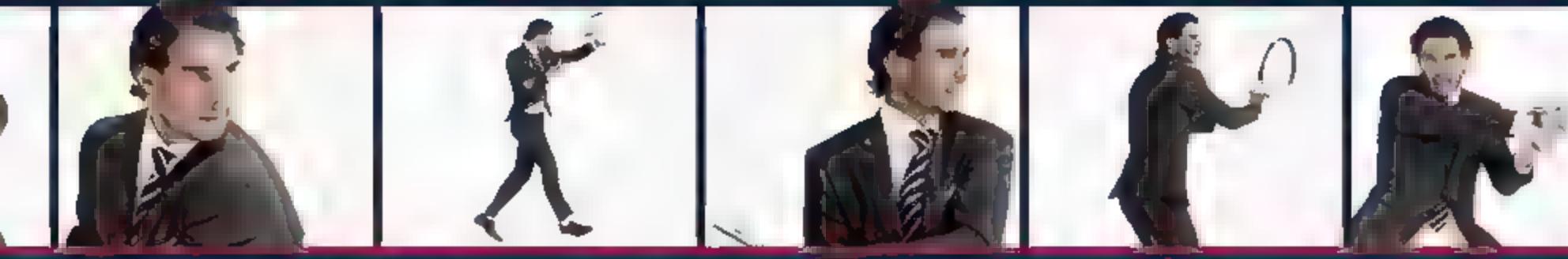
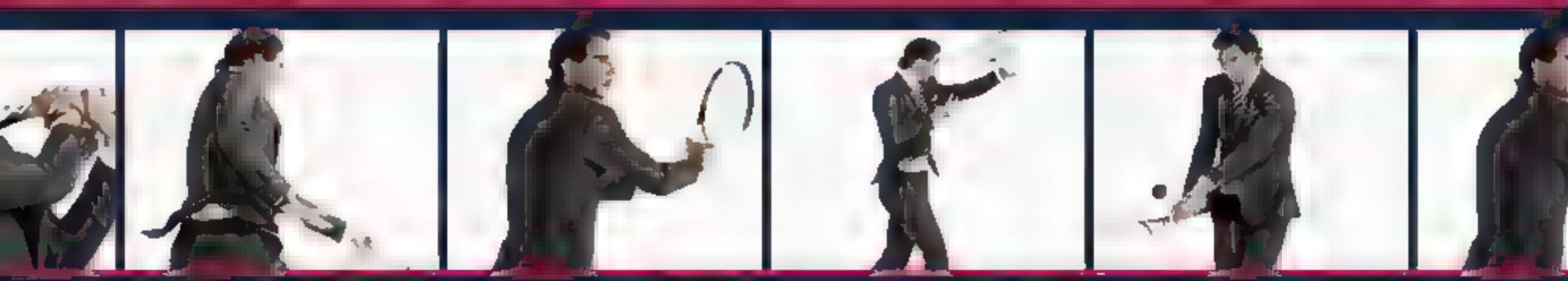


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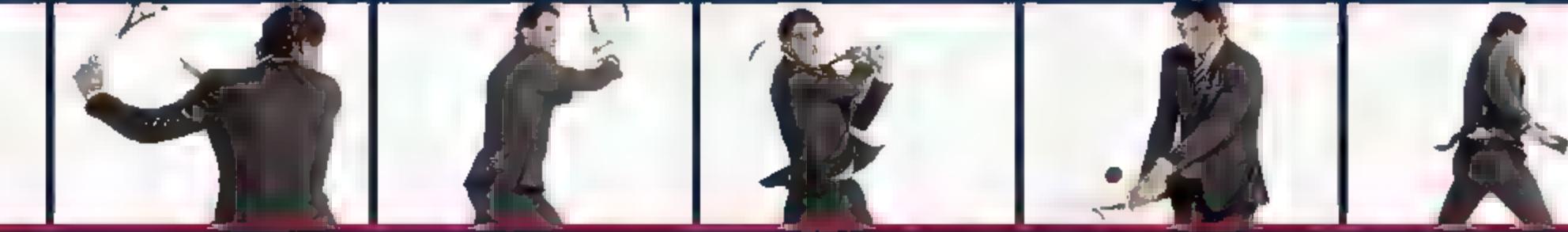
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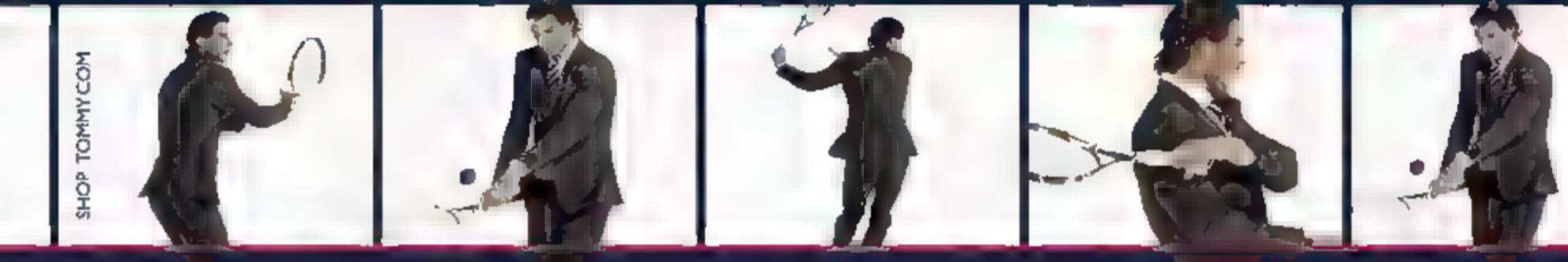
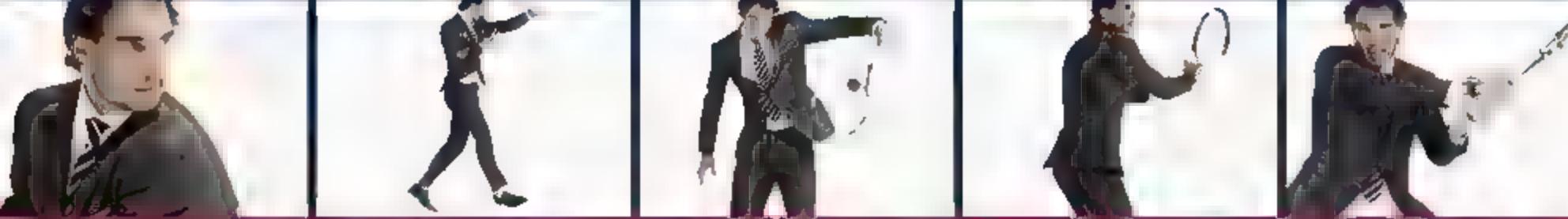
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The ESQ&A

Keegan-Michael Key & Jordan Peele

THE COMEDY DUO ON KEY AND PEELE, KEANU, THEIR INFLUENCES, THEIR FRIENDSHIP, AND THE MYSTERIOUS ART OF JAMMERING OUT THE STOINK

INTERVIEWED BY STACEY WOODS

PHOTOGRAPH BY ROBERT TRACHTENBERG

Early dinner, Saturday. The Musso & Frank Grill in Los Angeles.

STACEY WOODS: Tell me about all of the kitty cats in your new film, *Keanu*.

JORDAN PEELE: The kitty cats. We had a lot of kitty cats. There were two phases of kittens that were all Keanu, and two groups within the phases.

SW: Were they related? Were they brothers and sisters?

KEEGAN-MICHAEL KEY: They gave us two separate litters from the same mom

SW: Was she a breeder?

JP: We were just knocking her up left and right.

KK: Boosh Boosh Boosh Boosh.

JP: She was a sex slave for Keanu.

KK: This poor used and turned-out cat

SW: Where is she now?

KK: She's back on the streets—we tossed her back out there

JP: Chewed her up, tossed her out—now she's on Hollywood Boulevard

KK: Rode her hard, left her out there wet

SW: That's too bad.

JP: We had two types of cats: stunt cats and holding cats. Holding cats would not freak out and could be held, and then stunt cats, you could train them to do things.

KK: We did reshoots yesterday, and we had a holding cat and he was a little feisty, and I don't know what Larry the animal trainer did, but he took that cat away for just a second, brought him back, and then my man was melancholy.

SW: What do you think he did?

KK: Just dropped that straight liquid catnip on him, the concentrated *Blaw!*

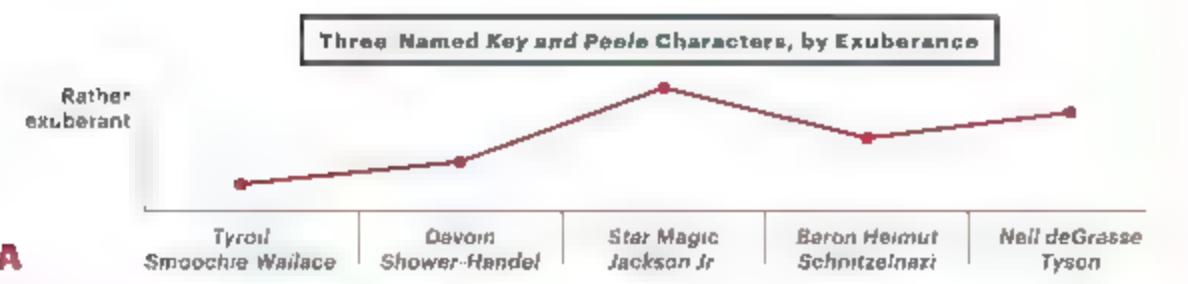
SW: Did he vape it?

KK: I think he might have vaped it.

SW: So weird when you

CONTINUED ▶

The ESQ&A



Clockwise: As FB agents Pepper and Budge in season 1 of *Fargo*; Peele as Bruce Haggerty ("Hollywood Lip Service"); and Key as Coach Hines on *MadTV*



CONTINUED ▶ performer.
SW: You got the sense that he was just there

KK: to support

JP: —to make the scene better

SW: —to be as good as humanly possible, just for the sake of being as good as humanly possible.

KK: I love Rick Moranis.

JP: Steve Martin.

KK: A bunch of British guys, because I grew up watching British television because I lived so close to Canada.

SW: I always watched your show and wondered, "How did they pull off such an expensive, perfect-looking show on Comedy Central?"

KK: We hired wizards

SW: You must have. Because for what you guys do, it has to be perfect. It has to look exactly right.

KK: If you take something like the slave-auction sketch, the warmth of the light gives it a crisp *12 Years a Slave* look. And your eye tells your brain, "I should be taking this seriously."

SW: You had a popular sketch about a couple valets who love celebrities but pronounce all their names wrong, as in "Liam Neesons is my shit!" Who would be the valet guys' "shit" right now?

KK: I've wanted to write a Ryan Gosling

"Valets" sketch really bad "Rynos Gooslings? Rynos Gooslings?"

JP: "Oh, Renos Gooslings."

KK: "Renos Gooslings?"

JP: "Yo, what about Leo DiCaprios?"

KK: "Oh, Leo DiCaprio. DiCaprianos? Leo DiCaprianos? Capistrans? Leonardo deCapistrans?"

JP: "Did you see—"

KK: "You see *Dem Revenence*?"

JP: "You see Benicio Del' Toros in *Scartios*?"

KK: "In *Sizzlecarios*?"

JP: "Ohhh, snap! That was my shit."

KK: "Emily Bloont?"

JP: "Emily Bloont, she—"

KK: "How 'bout when Leonardo DiCapistrano got raped by that bear? That bear had raped him."

JP: "I saw the penetration. I literally saw the penetration."

SW: Did you guys actually see the movie?

KK: I've seen it twice.

SW: Did you think the bear was raping him for a second?

KK: Not for one second.

SW: That would imply that a bear wanted to rape a person.

KK: A bear wouldn't know mechanically how to rape. A bear wouldn't have the desire to do it and know mechanically how to do it.

JP: There were two rumors that the

character gets eaten by a bear and that the actor on set got raped by a bear.

SW: Would this be the same fake bear?

JP: It was basically this big game of Internet telephone, where the rumor got out that Leonardo DiCaprio on set was raped by a bear. Leonardo DiCaprio had to refute that rumor publicly.

KK: That's as silly as Lady Gaga bumping him or moving his arm out of the way [at the Golden Globes]. People straight be bored.

SW: Don't you think the Internet brings out all of our worst tendencies?

KK: I think what happens is idle hands. We've decided that we need to be on the Internet for a little bit of time every day to figure out what's going on. It feels like we're working. It feels like you're all typing and you're searching.

SW: Got to see what my friends are doing.

KK: It's idle hands that make people start getting ideas about stupid shit.

JP: It's a frontier, you know? It's uncharted territory.

SW: It's going to take about 20 years before people mellow out about the Internet.

JP: Did you ever see our **CONTINUED ▶**

What Esquire Is... Listening To

► Marjorie Estiano is a droll woman. Her apartment is shabby and unair conditioned. And it is there she gave you just about the best musical experience of your life. Estiano is a serious jazz artist with a demeanor who ranges in experience from students to kick-ass players. But the real beauty is the feeling in the room at Parlor Jazz. When Estiano sits at the piano, it's like a magic trick—if you took the subway over to 118th Street, Charlie Parker would still be playing at Minton's. The room has that feeling that music is the thing we share that heals us, and Estiano's age and frankness drive the message home. The whole experience is you with gratitude. When you walk out of that once-grand Harlem apartment—the same building where Count Basie lived appropriately—you're going to feel like you touched something very close to the meaning of life. *Parlor Jazz*, 212/81 6595

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CONTINUED sketch with the two guys texting each other? "Text Confusion." That's real.

KK: You could figure out at least 80 percent of the context and meaning of a text if people used punctuation, and we wouldn't have had to write our sketch.

JP: I should keep moving. You guys talk about me behind my back.

SW: Oh, is that cool?

JP: Absolutely.

[Peele leaves to eat Chinese food elsewhere.]

KK: Let me get this.

SW: Are you kidding me? It's on Esquire

KK: I forgot I pay for a lot of things in my life

SW: Let the record show.

KK: That I did offer to pay. It only took



Key, Peele and the kitten Keanu n Keanu

me 15 seconds to pull my wallet out. [Re. Peele] I haven't seen him in like a month

SW: Are you sad?

KK: I get sad. I get sadder now than I used

to. We're not with each other every day giggling and having a blast, you know? I do miss him. I get sad.

SW: I would get sad if I had that kind of connection with somebody

KK: And very often the connection is a thing that cannot be explained when we're performing, and then it's like a spark and it's gone when you're done. I can't think of a better analogy right now than it's like we're two heroin addicts. And you feel better doing drugs together. Nobody wants to do drugs alone.

SW: You guys trigger each other.

KK: We trigger each other. Exactly

SW: That is sick

KK: Yeah, it's bad. We really should break up. It's really bad.

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HEARST



The Esquire Survival Guide: The Worst Things on Earth

Hunter McIntyre might just be the unluckiest man alive. Or maybe he's the luckiest, considering he's still around to tell us just how unlucky he's been. One of two new ultraathletes to join the cast of the around-the-world race series *Boundless* in season three (premiering April 12 at 10:00 P.M. on the Esquire Network), McIntyre walked us through his survival methods for the harshest challenges thrown his way.

JULIA BLACK

AN ARCTIC STORM
Where: Sisimiut, Greenland
What: Arctic Circle cross-country-ski race

I lied on my application. I'd never done any cross-country skiing. Everyone else had these world-class outfits, and I showed up in sweatpants and a windbreaker. I was

feeling great when, out of nowhere, an arctic storm came in—within 15 minutes, it dropped at least 40 degrees. I was hours away from help and convinced I was going to die. So I started chanting like I was Matthew McConaughey going to war: "Hoo-HA!" and imagined a crowd cheering me on.

A CACTUS ATTACK
Where: Oracle, Arizona
What: 24 Hours in the Old Pueblo bike race

I was biking through the desert at night and my headlamp went out. I was so terrified by the fact that it was pitch black that I didn't even realize I had crashed into

a cactus and had like half a tree stuck in my arm. Those spines are so sharp that if you touch them they'll stick right into your hands. Fortunately, I had a comb on me—that's just about the only way to remove them.

A 50-MILE DESERT RUN

Where: Atacama Desert, Chile
What: Atacama Xtreme 100-mile footrace

When we started the race, this pack of dogs started chasing us. By mile 20, there was only one ugly dog left, half bald with two different colored eyes. We named her Tommy. When finally pulled out of the race after 50 miles, Tommy jumped in the car and came back with me to my hotel. Then, in the middle of the night, while I was sleeping, she went back out into the desert and found the other two contestants and ran them in. Nobody knows how she found them. That dog probably ran 75 miles. She was like our spirit animal.

Esquire
NETWORK

BOOKS

Three-Sentence Preview

"I wanted to fly above myself—if only for a few hours—and look down in tranquility upon my life. I'm an addict. I'm told I always will be."



551 Pages of Bliss

ETHAN CANIN'S LATEST NOVEL IS SO WELL WRITTEN, SO WELL CONCEIVED, SO TRUE THAT IT'S A PURE JOY TO READ

By MARK WARREN

IN 1993, THE NOVELIST Ethan Canin published a short story in this magazine that set the stage for the writer he was to become. Titled "The Accountant," the 18,000-word story is a miracle of character development and embodiment, and given that his main character is an accountant—whose work seems to have been chosen for him by his temperament rather than the other way around—to be drawn into the story was to experience an emotional claustrophobia of the highest order. Made you want to scream. But you couldn't stop reading—at least I couldn't—because every word on the pages of this

and dilemmas or, eventually, the much more treacherous conundrums of professional jealousy. Canin is not a hobbyist in any of these disciplines. From topography and non-Euclidian geometries to the lunacy that drives sane people to destroy themselves and everyone around them, Canin's mastery of the mind wrestling with a problem is dazzling.

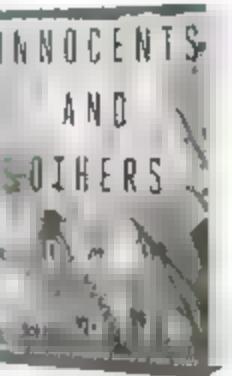
At 32, Milo solves the Malosz Conjecture, the Fermat's Last Theorem of Canin's world, and wins the top prize in mathematics. But by then, he is already a wreck and intolerable to be around. As he has scaled the heights to a rarefied

CONTINUED > PARTAKE OF A FEW too many manhattans and rib eyes this winter? Yeah, us too. That's why we just published a new fitness book, *The Esquire Guide to Bodyweight Training* (Rockridge Press, \$19). And since even amazing gyms can be far away or full of grunting Fabios, our book focuses on calisthenics you can do anywhere at any time. Like right now.

Written by Adam Schersten, a fantastic Equinox trainer—Equinox is also one of our partners for the Esquire Fitness Challenge (page 80), see a pattern?—the book contains 75 exercises and dozens of illustrations, plus three progressive fitness programs. Check out this sample routine called the Gambler, aimed at getting you out of the rut of doing the same exercises every day. If you dig it, you know where to find more.

THE GAMBLER

What you do: Grab a deck of cards, then choose four exercises—one pushing move (like a dip or a push-up), one pulling move (a chin-up or a pull-up),



INNOCENTS AND OTHERS
By Dana Spiotta
Scraper, \$29
The jacket copy tells you almost nothing because there's no shorthand to explain a book that's packed with descriptions of films long forgotten.

confessing lessings authored by the characters in the book is of a lesser young novelist (read: most) the result would be a disaster. But Dana Spiotta more than pulls off her three female protagonists are equally fascinating. Her phone conversations crackle

and the times she invents would make a stand-up comedian jealous. She plays with time like the best filmmakers cutting effortlessly between scenes splicing moments in revealing ways. Our quick appraisal: a sexy pain.

—SARAH PARKE

CONTINUED > air at an age when most careers are just beginning, there is only one way for Milo's life to go from there

The contours of that rise and fall—and Canin's muscling of the arcane into a riveting story, into literature—would alone make for a pretty great novel. But lest you think that *A Doubter's Almanac* is just a bildungsroman, along comes part two, narrated by Milo's son, Hans, who gives up the game and transforms Milo's story from one of tortured genius into a family drama of such dimension that it's hard to read and hard to stop reading. How to end the cycle of destruction a family is so uniquely suited to create?

Hans has taken the gift he inherited from his father from the academy to Wall Street.

"The only obvious problem with my life—that is, the only one I was worried

about at the time—was that to a numerically inclined mind like my own, the economics of normal existence were becoming untenable. How could I go for a half-hour walk in Battery Park when it meant \$25,000 in income? Was a coffee at Starbucks worth the price of a Mercedes?

"I'd been raised on mathematics. Now I was starting to doubt a few of its dictates."

In the end, *A Doubter's Almanac* is a highly emotional experience that takes you by complete surprise. When Hans reconciles himself to his failing old man, something in you has no choice but to reconcile as well, and you come away from the book wanting to reevaluate your choices and your relationships.

It's a rare book that can do that, and it's a rare joy to discover such a book. It's not mannered, it's not coy or cute or clever. It's true. ■

What Esquire Is... Driving

► First put on your helmet. Take a \$70,000ish Mercedes-Benz AMG and mash the gas until you reach 50 mph. Then jam the brakes through the hood以便 as you try to maneuver through two tiny pyramids into another very expensive AMG kick out the rear end on a sled pad and see if you can stay on the road. You like to drive as fast as you can in a straight line? Go ahead, drag race. How does it feel? Formidable? Sure. Like you're in control. Want to drive the GT in one of the fastest and most expensive AMGs on the road? Take it out all day at Lime Rock Park. You know the one that Paul Newman called his home track amgacademy.com

DAVID VILLEFRANCHE

BOOKS

Shazam the book cover below to purchase *The Esquire Guide to Bodyweight Training* right here, right now—magical.

Esquire Gets a Trainer

AND THE TRAINER WROTE US A BOOK ABOUT HOW TO GET IN SHAPE

By JULIA BLACK

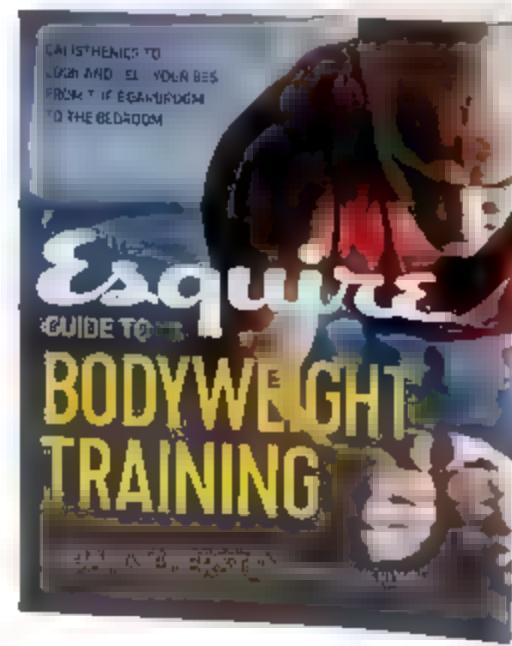
one core exercise (a crunch or a plank), and one ankle-driven exercise (a squat or a lunge). Each exercise corresponds to one suit in the deck.

shuffle the deck (no cheating) and then turn over one card at a time. The suit and number of the card indicate what exercise and number of reps you perform. Face cards can indicate five

reps (or more—hey, don't let us hold you back). Jokers should be something particularly tough, like 20 burpees or a sprint around the block. Try to complete the entire deck of cards as quickly as you can, with as little rest between sets as possible.

So let's say you've got pull-ups for diamonds, push-ups for hearts, lunges for clubs, and crunches for spades. Draw a seven of diamonds and you've just bought yourself seven pull-ups; a four of hearts gets you four push-ups, you get the idea.

Change at least two of the four exercises before your next Gambler workout—and, of course, keep shuffling the deck. ■



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M

B

Ten Things You Don't Know About Women

Samantha Bee

COMEDIAN HOST OF LATE NIGHT SHOW FULL FRONTAL WITH SAMANTHA BEE (MONDAYS ON TBS) WOMAN



1. If you run out of things to say in a business meeting, we don't mind if you don't ask us about our kids. In fact, please don't.

2. Since we're talking about it, you know how we say something in a meeting and everyone ignores it, and then you repeat it 30 seconds later and everyone thinks it's a great idea? We keep a tally of that. And we're coming for you, Mike.

3. We get dressed to impress other women, no, you. Mostly black lesbians. They are very discerning.

4. Taking the children to school every day is the most powerful aphrodisiac known to man.

5. Scratch that. Dropping the children off at school, and later spontaneously taking over bath and bedtime is the most powerful aphrodisiac known to man.

6. No. Wait. Everything I just said is you add the earlier meeting and recorded the better performance on your phone so I could watch it later? Truly the most powerful aphrodisiac known to man.

7. Unloading the dishwasher is not the most powerful aphrodisiac known to man, but you should sometimes do it anyway.

8. When you say "My ex-wife was crazy," we hear "I drove my ex-wife crazy."

9. We don't have a special relationship with chocolate. Everyone likes chocolate. This isn't a *Cathy* cartoon.

10. Star Wars was just okay.



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Country Music's Savior Just Made an R&B Record

WELP.

By ANDY LANGER

COUNTRY JESUS is a lousy nickname to saddle a guy with, even someone who so effortlessly possesses Waylon Jennings's imposing baritone and Willie Nelson's cosmic aura. Precious few are the traditionalists who manage to sound constantly relevant, and Sturgill Simpson runs in that rare pack. But for a few years now, it's seemed like the only one resistant to baptizing Sturgill Simpson Our Savior of Traditional Country Music has been Sturgill Simpson. He's heard it so often he's worked up a stock deflection: "I'm just trying to save myself." Surely, some part of him must also be thinking: Why do I have to pay for Luke Bryan's sins? But the more likely issue is broader: How do you move country forward when everyone's depending on you for a look back?

What makes Simpson's new album, *A Sailor's Guide to Earth*, so thrilling is that it's another deflection, ironically and clearly

raucousness nobody could've seen coming.

Or maybe we should've? The title of Simpson's 2014 breakthrough, *Metamodern Sounds in Country Music*, was a nod to Ray Charles's groundbreaking 1962 album, *Modern Sounds in Country and Western Music*. And there's foreshadowing in the "meta" part, too—an implicit promise to be more abstract than modern country. But by pulling a reverse Ray Charles, has Simpson just swapped out one kind of nostalgia for another? Or is he making a throwback soul record as the ultimate rejection of both modern and traditional country? How's that for meta? And maybe this is just a one-off, anyway? It's hard to believe any other record this year will raise as many eyebrows, invite as many questions, or be as instantly beloved. But this might be the real revelation: Maybe this is just what country music sounds like to Sturgill Simpson right now. If that's the case, God bless Country Jesus. ■



Sturgill Simpson:
the weirdest dude in
country music—not
all that weird.

by design—it answers your questions about his role in the future of country music with more questions. Mostly because, uh, Sturgill Simpson has made an R&B record. The big reveal comes at the 2:44 mark of the set's opening number, "Welcome to Earth (Pollywog)," when the obligatory hallmarks of '60s countrypolitan—swishy peda, steel and a lush but twangy orchestra—drop away on a dime. The horns kick in and shit gets funky fast. Not just here but also on the bulk of the album, Simpson is dealing out variations on what the ol' timers remember as Gulf Coast Soul, the swampy R&B derivative that splits the difference between New Orleans groove and Houston blues. The production, his own, is meticulous and complex: gospel singers juggling call-and-response lines, a swirling B-3 organ, and more horns. Lots of horns. They're even there on a bizarre, highly stylized cover of Nirvana's "In Bloom," which otherwise might've sounded like early Dwight Yoakam. And then there's the set's closer, "Call to Arms," a bawdy roadhouse rave-up that bops and weaves like a cross between the Fabulous Thunderbirds' "Tuff Enuff" and the Rolling Stones' "Rip This Joint." It's five minutes of sheer

STRONG START. BOLD. FINISH.

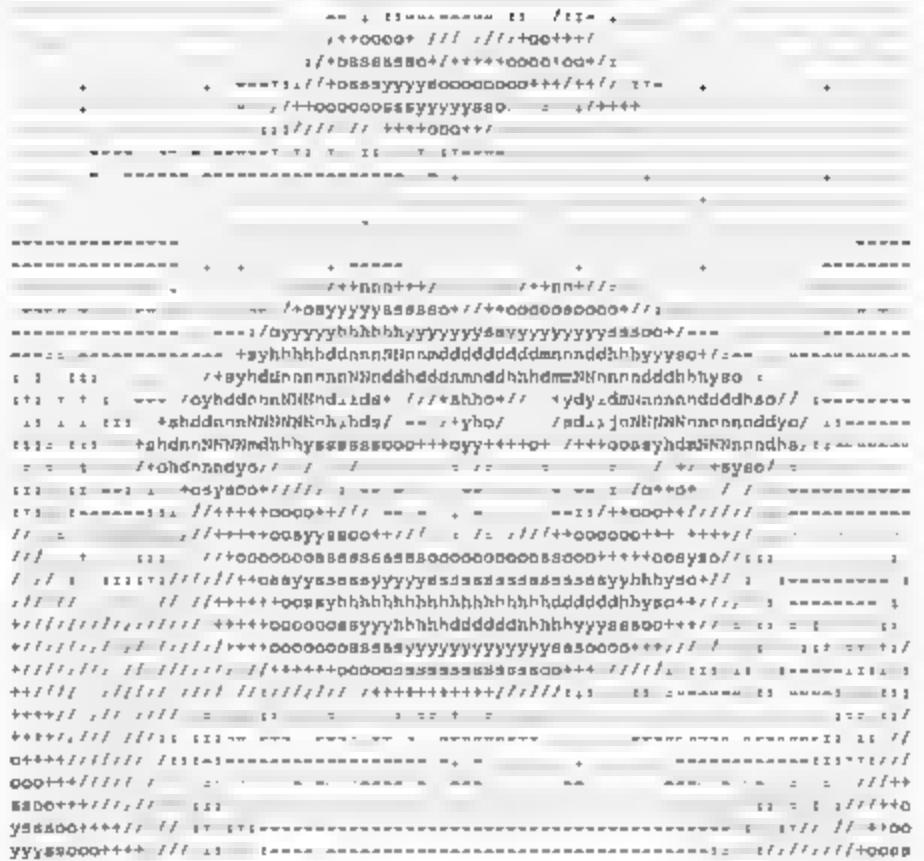
HAND-SELECTED HOPS FROM ELK MOUNTAIN FARM GIVE GOOSE A BRIGHT CITRUS AROMA AND A BOLD HOP FINISH. BECAUSE GREAT HOPS MAKE A GREAT IPA.



The DIGITAL MAN

By BARRY SONNENFELD

Funny* Joke from a Beautiful Woman
The Amazon Echo has three responses to the command "Alexa, tell me a joke." This is one of them. "Do you know where I had my first dance? At the Amazon dot Prom." *Esquire cannot guarantee that this joke will be funny to everyone.



My Alexa Affair

WHAT THE NEW FLOCK OF DIGITAL PERSONAL ASSISTANTS CAN DO FOR YOU AND YOUR COMFORT

AS MUCH AS I might describe my healthy attitude toward life as a finely balanced recipe of self-loathing and egotism, what keeps that balance stable is an overwhelming paranoia, as well as my assistant, Mary, who's worked with me for the past 20 years.

This puts me in an awkward position for testing out the new generation of electronic talking assistants—from Amazon (call her Alexa), Microsoft (she's Cortana), Google (not sure what it is, it's called Google Now but responds to "Okay Google"), and Apple (you've met Siri, of course)—to determine if their services are useful.

(Unfortunately, while I was trying them out, I was also reading Glenn Greenwald's frightening, brilliant book about Ed Snowden and NSA spying. *No Place to Hide*, which includes the chilling information that the U.S. government can activate your phone and turn it into a listening device.)

But within 24 hours of owning an

Amazon Echo, the wireless speaker that can answer your queries, Sweetie (the wife) and I were shushing each other so that we could chat with Alexa instead.

Alexa is quick. Although she needs to be plugged in and sits in one place (on our kitchen counter), I have never had a device understand me so well and chat me up so convincingly. Her voice and fidelity are like Scarlett Johansson's in *Her*. She tells me the weather and traffic reports, my flight information, and the date my kid was born (weird). She plays my music. (I live for the day when there will be an app to connect her to my beloved Sonos music-distribution system.) She starts shopping lists for me, and when I use one of my smartphones, her touch is there. When I open Amazon, it asks me if I want to purchase ten pounds of sugar via Amazon Prime. She tells me bad jokes.

She is fetching. Her fluid band of blue arcs around her like an electronic necklace, letting me know she's listening and

ready to answer all my questions (and Sweetie's, but I could tell she was more fascinated by my inquiries about the time and temperature than Sweetie's identical questions).

But she cannot travel. Cortana can, be it on your iPhone, Android, or Microsoft Surface Pro 4, which is an incredibly great device, by the way. And like Alexa, Cortana needs only for you to say her name to get started. But Cortana and I have never really connected. I don't think she's ready for prime time yet. Her most exciting feature is her ability to scan my Outlook e-mails and calendar to find out the flight I'm on and then, through flight status technology and location-based reminders, help me request an Uber as I arrive. Eventually, she will be able to request one for me. But at best that seems intrusive and at worst a signal of the end of humanity, at which point I'll just hang out in my living room with Alexa, who has a much more soothing voice (second to yours, Sweetie).

Siri, meanwhile, rarely understands my Washington Heights accent—though that might just be me. And like Cortana and Google Now, she often responds by opening a Web page that may or may not be related to what I asked.

Alexa can bring you and your loved ones closer together, even without a screen. At one point, Sweetie and I, sitting on the couch 20 feet away, found ourselves asking Alexa to look for airlines for fantasy trips to places we have no intention of ever going to. At another, Sweetie and I both started to hate ourselves for loving her. (And unlike me, Sweetie is no self-loather.)

Alexa knows so much about me that I'm a tad frightened. At some point, I'm going to say to Sweetie, "Jeez, I wish that someone would just make Donald Trump go away forever." I can't help worrying what Amazon, the government, or even Alexa herself thinks about my politics, let alone my penchant for playing different versions of Barry McGuire's "Eve of Destruction."

Barry Sonnenfeld is an Emmy Award-winning television director and the director of *Get Shorty* and the *Men in Black* films.

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If you're going to do away with precise age statements, use shorthand like the French do for cognac. Instead of VS, VSOP, XO, and Mors d'Age, try WL (Wee Laddie) for 4 to 7 years, NTB (No Too Bad) for 8 to 10 years, MM (Mither's Milk) for 11 to 15 years, and RA (Right Auld) for 16+ years. -D W

By DAVID WONDRICH



ing stock and keep your brand on the shelves. The most effective way to do that is to lose those statements of age on the label and blend in some younger stock. If this is done well, distillers say, the whisky is just as good—some barrels age faster than others and those numbers on the label just give a general idea of how mature the whisky within is. We thought we'd put this to the test, pitting three iconic single malts against three of the distillers' stablemates, whiskies that are either NAS (No Age Statement), as they say, or explicitly younger.

There is no greater icon in the world of Scotch than the [1] Glenlivet 12-year-old (\$39). A subtle, even delicate whisky, all heather honey and baked pears and pure, sweet barley malt, it's a monument of restrained whisky making. Now we also have the NAS [2] Glenlivet Founder's Reserve (\$45), which is replacing the 12-year-old in many countries. It's not that it isn't a lovely whisky, but to compensate for the shorter aging time, a portion of "first-fill" casks have been used, and they still have significant tannins. They make for a spicier whisky, but the 12-year-old's almost unique subtlety is lost.

At the other end of the spectrum is the Macallan. The brand's signature [3] 12-year-old (\$66), aged in sherry casks, is a legendarily rich, dark, and even tarry dram with a legion of fans. The brand had to confront supply problems way back in 2004, and its solution was to release its Fine Oak series: mostly younger malts, aged primarily in bourbon barrels rather than the scarce sherry ones. The [4] 10-year-old (\$55), the closest equivalent to its sherry-cask 12, is completely different: a clean, pleasant, mildly spicy whisky similar to the Glenlivet Founder's Reserve but with a whiff of sherry tar and some extra pecan-pie richness on the palate. Different, sure, but damn appealing.

Finally, compare the [5] Talisker 10-year-old (\$50), another legendary dram, with the NAS [6] Talisker Storm (\$66), which is being sold alongside its stablemate but is clearly ready to step in should that one falter. Both whiskies are strong (45.8 percent ABV) and heavily peated—smoky, even ashy, with hints of iodine and seawater on the nose. On the palate, both have a surprising foundation of rich, sweet barley malt supporting all the peat. Indeed, the Storm is remarkably similar to the 10-year-old. But when they're tasted side by side, the former is just a little brighter, a little grainier, a little less intense. That's fine, unless you're drinking Talisker for its matchless intensity.

If you read whisky blogs, all this is a sign of the apocalypse. If you don't and just taste the whisky, you might think, as we do, that it's better—often a lot better—than having no whisky at all. ■

Scotch's Ageless Era

A SHORTAGE'S PECULIAR EFFECT ON A PECULIAR CONVENTION

 RECENT YEARS HAVE seen whisky take sales away from vodka for the first time since the beginning of the 1950s. Here's the thing, though: If people start drinking more vodka, all distillers have to do is order more grain and bottles and add another shift down at the plant. With whisky, however, there is an intermediate step between still and bottle, and it's a long one. For some kinds, that step, barrel aging, takes only three or four years. For single-malt Scotch, it's a question often of ten or 12 years, or more. Single malts made their bones in the global market by stating their age right on the label. But 12 years ago, there was no whisky boom, nor was it readily foreseeable. (Nobody took the whisky-proselytizing bartender very seriously or thought the Chinese would drink that much of the stuff.) And since they didn't distill it and barrel it then, we can't drink it now.

So what's a distiller to do? Either you can say "When it's gone, it's gone" and hope your customers will come back next year when you have the next batch ready, or you can try to stretch out exist-



STROKES of GENIUS

So much of what men do happens without a second thought – oftentimes going on autopilot while they're getting ready for the day, as they're making new business contacts, or when trying to hit that deadline. When it comes to shaving, autopilot behavior in guys can mean going over the same area over and over again, which can lead to irritation. Wouldn't it be nice if there were a razor that protects and shields when it's needed the most? Now there is.



MALE AUTOPILOT BEHAVIOR
When running late, giving a hurried or dismissive handshake



CORRECTION:
Use the 3-Pump Rule. And don't break eye contact until the end of the third pump.



MALE AUTOPILOT BEHAVIOR
Slumping at your desk at the end of a long day.



CORRECTION:
Use a phone alarm to remind you periodically to sit up straight.



MALE AUTOPILOT BEHAVIOR

Shaving the same spot over and over.



CORRECTION:

The NEW Gillette Fusion® ProShield™ has lubrication before and after the blades – to shield skin from irritation.

NEW

Gillette
Fusion
PROSHIELD™

Available at:

Amigos star PAVILIONS Albertsons SAFEWAY Tom Thumb Jewel Osco shaw's
ACME Randalls CARRS Market United Supermarkets VONS Albertsons Super Saver

PUTS IRRITATION IN ITS PLACE BY PUTTING LUBRICATION IN ITS PLACE

PROSHIELD™ LUBRICATION BEFORE AND AFTER THE BLADES SHIELDS WHILE YOU SHAVE

NEW
FUSION
PROSHIELD

Gillette
BETTER A MAN CAN SHAVE



Paul Reubens

THE ACTOR ASKED IF HE COULD LOOK OVER OUR PROFILE OF HIM JUST IN CASE WE MISSED ANYTHING. APPARENTLY, WE DID.

By MATT GOULET + Paul Reubens

PAUL REUBENS LOVES HIS iPhone The man behind *Pee-wee Herman* uses it for everything—as a translator, as a distraction from other conversations—and he reaches for it to demonstrate its miracles or answer its beckoning dings throughout lunch on a Saturday in Los Angeles. He also called me from it to very considerately apologize for being stuck in traffic and running barely ten minutes late for our meeting at El Cholo.

BUT NOT
GOING TO
MARRY IT!!

Once Reubens is settled at our table in the Mexican restaurant, his iPhone goes off with an alarm instructing him to “Turn on lava lamp.” Why does Reubens have to be reminded to turn on a lava lamp? Because it’s gigantic and takes a long time to heat up, needing to be plugged in during the afternoon so that it’s blobbing away by evening. He has a person to take care of it for him during the week, but thank God he remembered to switch it on before he left the house today.

Reubens is reviving his iconic character in the new movie *Pee-wee’s Big Holiday* (premiering on Netflix March 18), channeling the road-movie mania of *Pee-wee’s Big Adventure* in a feature coproduced by Judd Apatow; he took a five-year Pee-wee hiatus after the close of his live Broadway show in 2011, which followed a nineteen-year, mostly self-imposed Pee-wee hiatus after the finale of

STRONG WORDS
HERE.
EVERYTHING?!

I think “thank
goodness” is
enough here

Now, let's see.
Behind us, on both sides of
us, and down in front.

It's put the days of
scrapping our wheels against



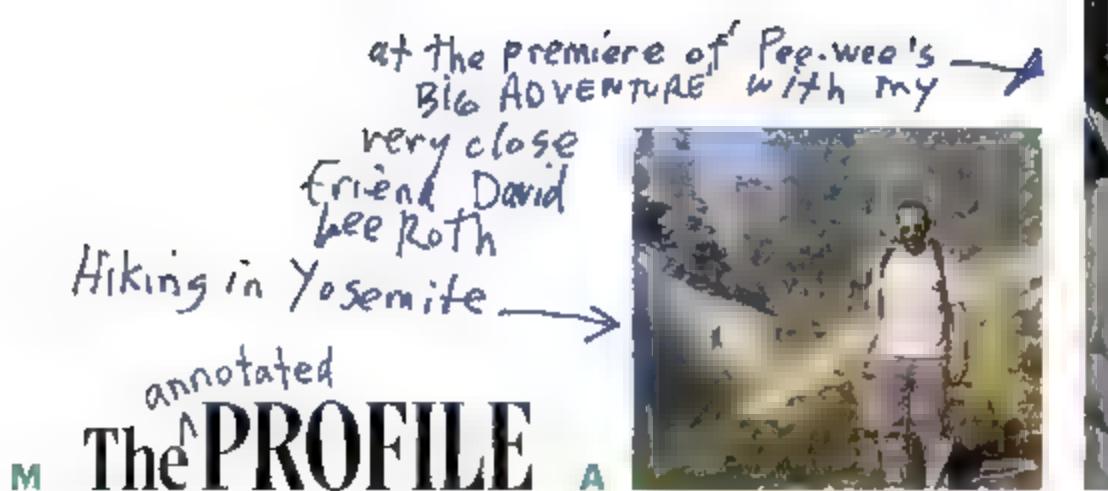
the curb or scratching our side paint behind us. As we're nudging our front ends way out into cross-traffic to see what's coming. Camera can help us with all that now. And you know what? They'll do it with clarity and in amazing color. Let's finally feel like we're operating our vehicles with a little more awareness—and a lot more confidence.

We're not talking about just one camera. We're talking about four cameras with one mind. A vehicle that now has the ability to help us see 360 degrees all around us. It's actually quite visionary. And it's just one of the truly amazing innovations you'll discover in the new Lincoln MKX. LINCOLN.COM/MKX

THE FEELING STAYS WITH YOU.

THE NEW 2016
LINCOLN MKX





M annotated The PROFILE

Pee-wee's Playhouse in 1991. In the stark light of digital streaming, Pee-wee looks a little older, a little puffier, his voice sounds a little lower and rougher. Still, Pee-wee retains that odd, ageless impishness. The 33-year-old Reubens does, too. During lunch, his eyes sloooooowly shift to the left, looking at the table beside us. Or he'll push his chest back, tuck his chin down, and play demure. He's still got it.

I can refer you to a website that has my age off by 10 years! It's just a number (as older people like to say!)

Or maybe not. "Visually, there's something weird about it to me," he says. "I'm rebooting something that normally they would have gotten a different, younger actor to do." And he's certain, adamant even, that if and when the fifth Pee-wee movie comes along, we'll be far enough into the future that he can be digitally rendered as the 1985 version of himself and still look real. "I know I'm right. I can practically see the future."

Reubens suggests a trip to downtown Los Angeles to try to find Santee Alley, where hundreds of Latin American vendors hawk every kind of tchotchke and where, with the right questions and enough convincing that you're not the police, you can score some great fake Louis Vuitton. "I'd rather have fake stuff," he says. "I don't like the idea of people getting ripped off and copyright infringement, but I do like that a lot of people can't tell that it's a fake Rolex." Like, you can't tell that this is a fake Casio." Reubens holds up a very real and very cheap Casio Databank, the calculator-sized proto-Apple Watch programmed with phone numbers that are presumably also available on his iPhone.

You didn't know, but that was half my security team. They were dressed as people eating lunch but were ready to take you down if you tried to jump me.

Reubens looks at the chips and salsa on the table with concern and asks if they arrived before my water. They came around the same time. "For a novice, a visitor to Los Angeles like yourself. Never eat the chips and salsa until the water's on the table." Why, Paul? "The salsa could be really hot and you'll be going, 'I need some water!'" he says, fanning his mouth. "That's it. That's all."

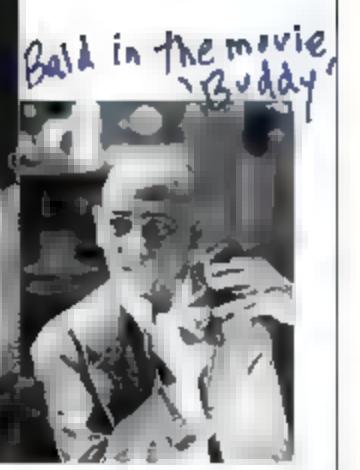
After Reubens finishes his albondigas soup, he checks under the plate to see if it's genuine Fiestaware and his phone dings again. "Elvira, Mistress of the Dark. I've been meaning to call her for two weeks." According to Paul, there's a small club of alter-ego people. Like, very small. It's just him and Elvira. But he's got a long list of fellow actors and comedians from over the years whom he calls close friends, all resolute fans of the Pee-wee character and Reubens's commitment to his innocently subversive brand of comedy. That fandom is what compelled Apatow to help Reubens make the new movie, pairing him with director John Lee and new acolyte Paul Rust on the script. "I always felt like I love this character and I want more of it," says Apatow. "Anything I can do from my position to make that happen, to support him and to get him whatever he needs to do something great, I'm going to try to do it." *He's right. He did all that! I feel he can't do enough for me!*

I read it 3 more times after I left you! Sue me!

I drove my light-cycle I got from the working on the animated Iron Man series. If you'd seen it, it could've overshadowed the rest of the piece!!

Once the check is settled, Reubens announces he'd like to leave first so that I don't see his car—it's crummy, he says. After he spends a few minutes finagling a free sample of pralines from the hostess stand—a bag normally costs six dollars, but Reubens is admittedly cheap—I let him know I'm going to hit the men's room and that he can take off. He says, "Mention my name in there; they'll give you a better seat." Paul Reubens has friends everywhere.

50 ESQUIRE / APRIL 2016



Esquire

ANSWORTH
MIDTOWN
MEZZANA • OTTAVA • COCKTAILS • ESPRESSO

DERBY DAY

THE MOST EXCITING
2 MINUTES
IN SPORTS

SATURDAY, MAY 7

SPECIALTY COCKTAIL BY

Maker's
Mark

46

ANSWORTH MIDTOWN NYC

4-8PM

45 E. 33RD ST. (NEAR PARK AVE.)

General Admission Tickets: \$125 per person
Purchase tickets online

VIP Table Reservations for 4+ guests: \$175 per person or



SUPERIOR LIGHT BEER

Lower carbs. Fewer calories.

Exceptional taste.

Brewed for those who
go the extra mile.

A man in a dark blue blazer and white shirt is adjusting the zipper of his dark trousers. In the background, a green sign reads "STYLING SUITS".

Most men plan for the destination: the car, the restaurant, the clean briefs. In so doing, they neglect the journey and end up in the security line stressed at the outset, feverish y rummaging for their ticket. Their khakis drooping because of all that's stuffed in the pockets.

Here's a better plan: Wear a blazer. Not just because it looks better but also because it's equipped with several sturdy pockets that enhance organization and render items accessible. If it's tailored (not too snugly), it will be as comfortable as anything. Plus, a denim version like this new addition from Zegna's made-to-measure service, Su Misura, will look fine even when it's a little rumpled. (That's the upside of all cotton-based suits.) Plus, if you wear it, you don't have to pack it.

See, if you plan for the journey—by following the additional strategies ahead—you'll feel good and look confident. Like you've been here before.

Two-button cotton jacket (\$2,295), cotton shirt (\$275), and cotton trousers (\$895) by Ermanno Scervino; steel Journeyman chronograph (\$850) by Filson; polypropylene suitcase (\$795) by Tumi.

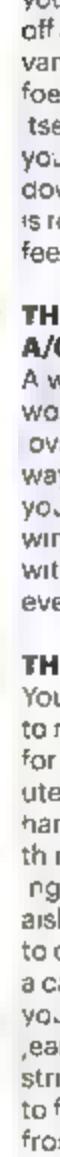


THE SECRET AGENT

This man may appear to be a normal man. But he is really a man with full-body utility.

YOU NEED NOT look like the most well-prepared man at the airport, even if you are the most well-prepared man at the airport. With a few additions and adjustments to what you already want to wear (a T shirt and jeans), you can be better-equipped than the guy with the neck-strap passport holder and the bounty of personal items—which will only slow him down. Here, our field report on how:

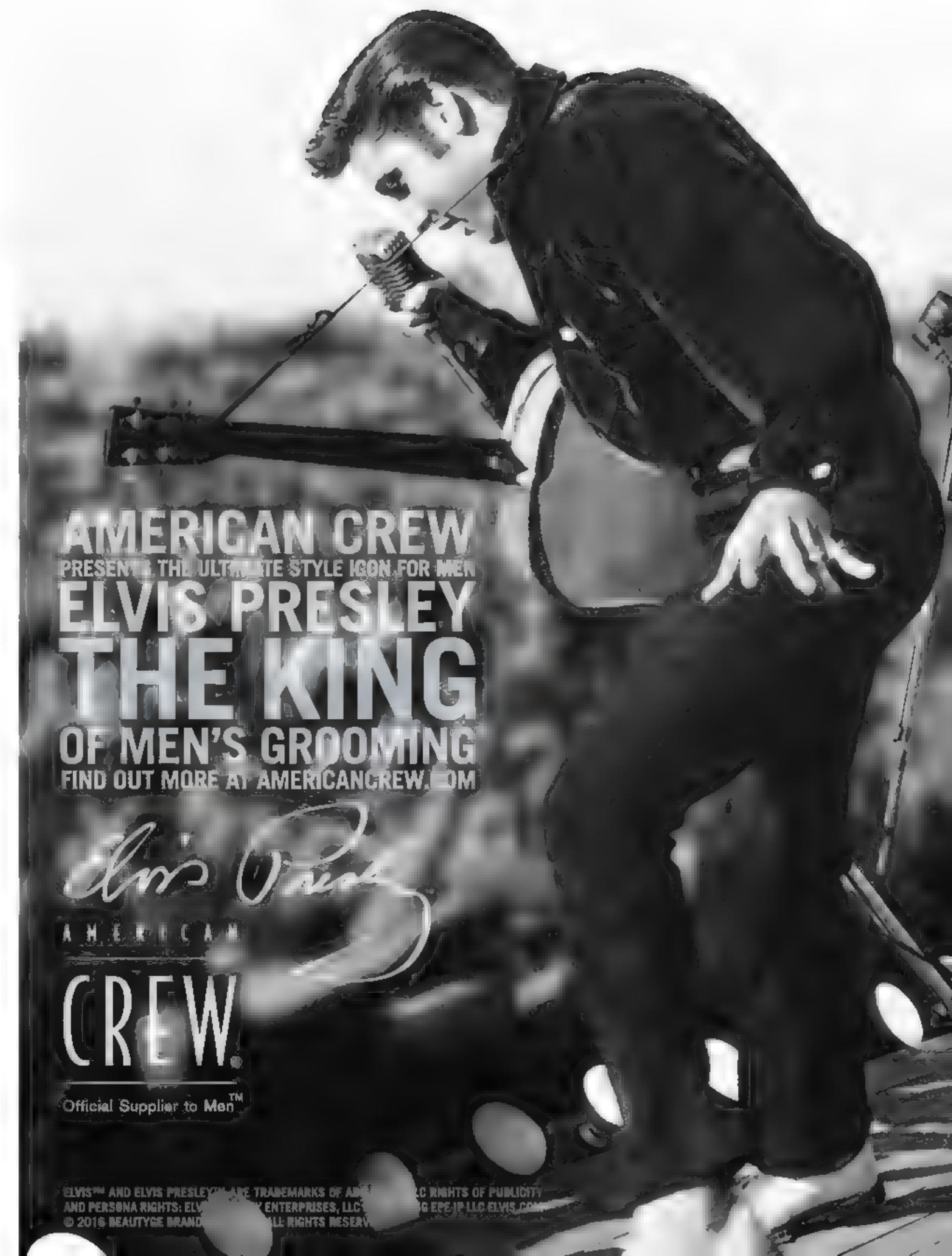
Cotton-and-nylon jacket (\$250) by Tommy Hilfiger, wool cardigan (\$98) by Everlane, cotton T-shirt (\$22) by Nautica, cotton-blend trousers (\$225) by Mac Jeans, suede boots (\$380) by Wolverine 1000 Mile, leather bag (\$695) by Coach



THE UTILITY BELT (THAT IS A JACKET)
So, you've got no use for a blazer. That's fine. There is still a wondrous, slick moment provided by this five-pocket military jacket, and it occurs when you're at the security X-ray instead of clearing out the wads of whatever from your pockets, all you have to do is remove said jacket—in which you've comfortably and systematically stored your phone, wallet, ticket, cologne, headphones or earbuds, maybe some napkins, and a small book, with two pockets to spare—and put them in the bin. And then, well, you are more or less done. While everyone else is still hustling. It is so simple and smooth and streamlined and quick, you feel as if you've actually pulled off an action role or vanquished some kind of foe (maybe annoyance itself). And then, when you sit down in your window seat and everything is ready at hand, you feel that glory again.

THE ADJUSTABLE A/C SHIELD
Always prepare for the worst, like a cold-air-moving seatmate. A two-way zip-up cardigan lets you guard whatever the wind blaster is hitting without constraining everything else.

THE AGILE JEANS
You've got to be able to move—it could be for something as minute as stretching your hamstring, or for something bigger—like climbing over the lumbering aislester or sprinting to catch a connection or a cab. But being human, you also want to wear jeans, which can be constricting. The answer is to find a pair fashioned from stretch denim (with 1 or 2 percent elastane). They'll still fit close, but in a time of need, they'll help rather than hinder you.



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YOU SHOULD PROBABLY WEAR SOME Protective Clothing



A BRIEF ANNOUNCEMENT: STUFF HAPPENS, especially when you are surrounded by strangers and their children, who would much rather move like a sugar-high tornado than avoid spilling water on your wool suit. And when you fail to properly secure the top of your to-go coffee or don't move much while on the plane (resulting in a deep-rooted seat belt wrinkle) But some clothing is designed to protect you from these threats. Below, a guide to some of the best



FOR WRINKLES AND WATER

The J. Hilburn Performance Series wool suits are coated in Teflon. (Yes, the Teflon on most cookware and clothes—at least for a time—makes osos.) This means that water collects only on the surface, in droplet form (see above). The suits are also cut wider than needed and then shrunk to size, so they give instead of wrinkles and move well when you're on the go. Single-button wool suit (\$955), by J. Hilburn

FOR WRINKLES



After being cut and sewn, these Bonobos Daily Grand shirts are baked in an oven and treated with a solution that staves off wrinkles (at least through 20 washes). But please note: neither they nor the pants below can withstand a poor folding job in your bag—in that case, you'll need an iron. Cotton shirt (\$98), by Bonobos.

FOR STAINS

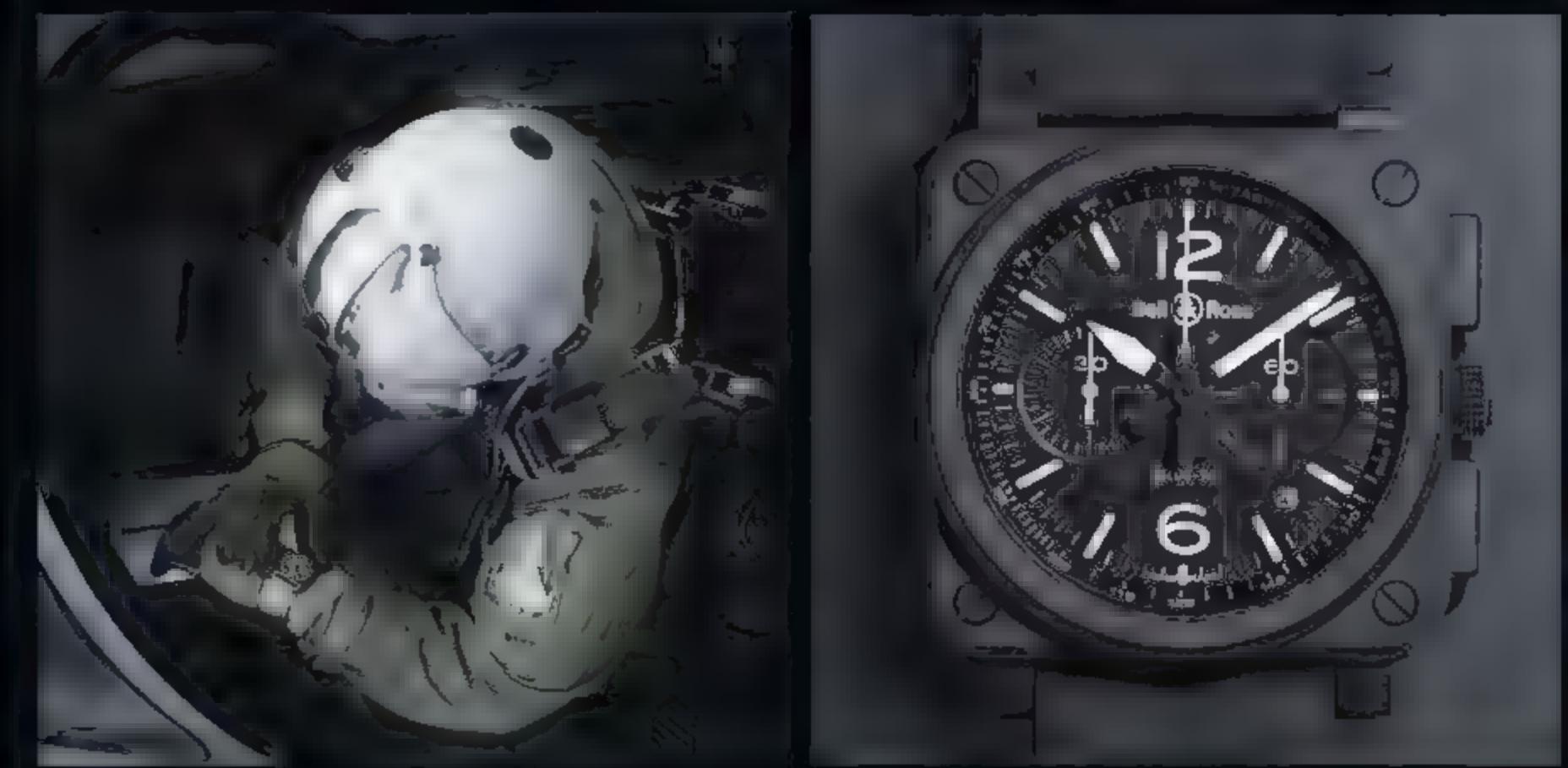


The Hugo Boss Traveller Collection ties are still made of—and deliver the—impression of—silky. But they've been coated with silicone, which can repel water and stains of all sorts. Silk tie (\$115), by Boss.

FOR WRINKLES



Dockers' Signature Iron-Free Khakis are sturdy and designed to keep their original form. So if you head straight from a plane ride into a meeting, you'll look as if you came from home. Cotton khakis (\$58), by Dockers.



Bell & Ross

TIME INSTRUMENTS

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Download the BR-SCAN app to reveal exclusive content



THE BEACH

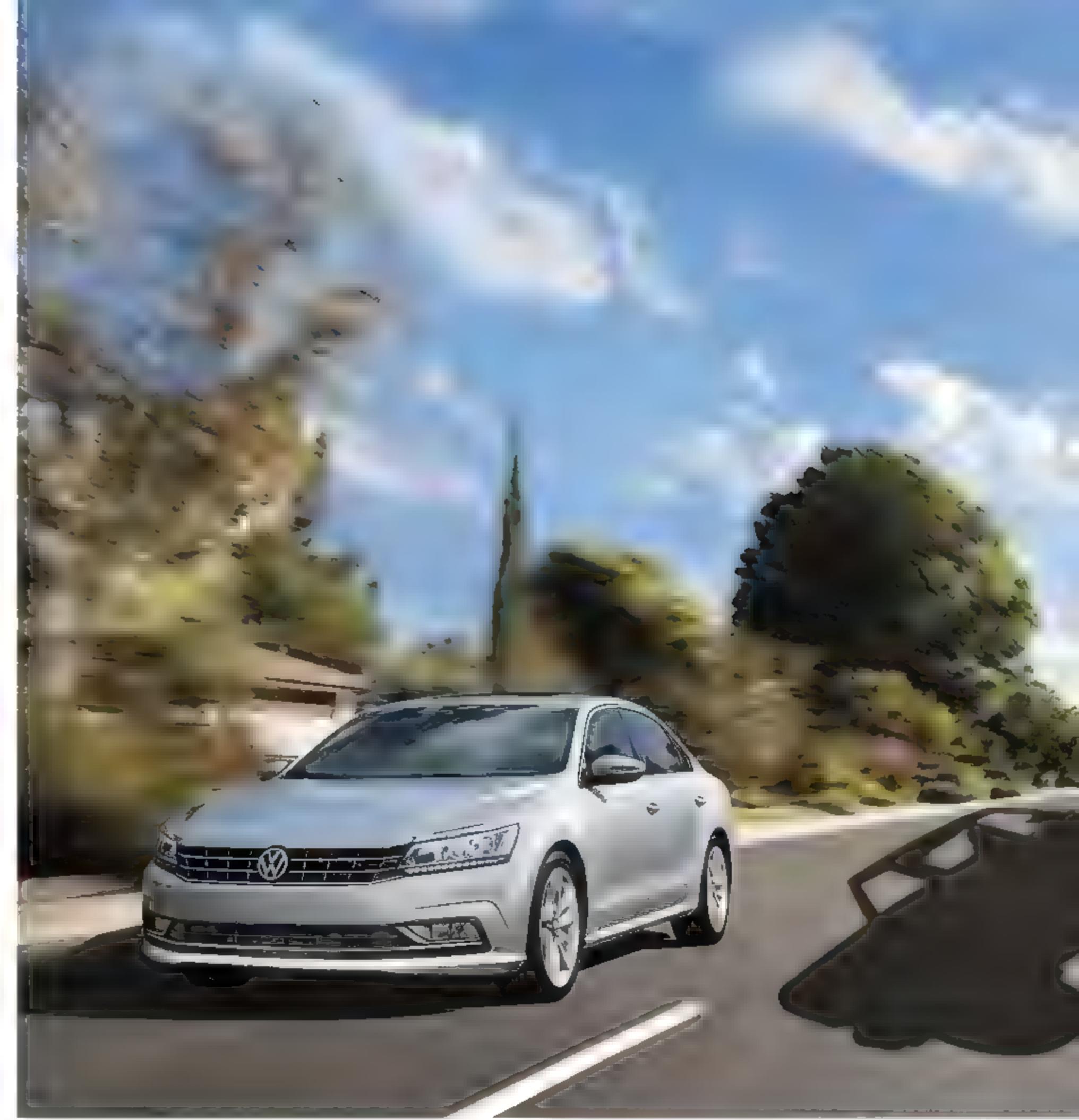
THE BOARDROOM



Slip-on Shoes

For all scenarios like when you need to take them off

WHEN WE WERE YOUNG—before being able to tie our laces became fetishized by the elder elite (i.e. our mother)—we wore slip-on shoes everywhere. And we looked good. And our feet were plenty clean and safe. When we look at the array above, we cannot remember why we started considering them less respectable than shoes with laces. Slip-ons can be refined. They are also easy to put on and take off, though that does not mean you should feel free to remove them during the flight. Did your mother teach you nothing?



**Just because you don't see it,
doesn't mean it isn't there.**

Introducing the newly redesigned Volkswagen Passat with Blind Spot Monitor, one of seven available Driver Assistance features.* Passat. Where family happens.

vw.com





Bruce Pask
Men's fashion
director, Bergdorf
Goodman

Be it the dead of winter or high summer, I never travel without a pair of [1] Orlebar Brown swim trunks (\$240; orlebar-brown.com) in my carry-on. There could be a blizzard but the hotel may have a pool. Or you might end up near a beach with an unexpected free hour. I also pack a charcoal-gray worsted-wool tie. I'm always prepared, even on a casual holiday, if things take a turn for the dressy.

ESQUIRE'S PICK ▶
Poycarbonate suitcase
(\$300) by Victorinox



Eric Jennings
Vice president &
fashion director
of men's wear,
Saks Fifth Avenue

I use the [2] Skits Geek tech case (\$99; skitsproducts.com) for all my electric cords, adapters, and chargers. The Geek version has three sections with individual compartments that fold into each other, and it fits easily into a backpack or small bag. I also use Bobino cord wraps to keep the cables from getting tangled inside the case and to shorten long cables plugged into an outlet.



Our monthly question posed to five top minds in men's clothing—each of whom is a rather experienced traveler

Ask Nick Sullivan

Our fashion director will now take your questions

Q What's a technique that you use to make your travels around the world less stressful?

A: I've tended to pack way too much. So on a three-week jaunt to Europe for the fashion shows, carrying it all became a constant thorn in my side. But now I lay everything out two days before and force myself to pick half. When we went around the world for the March issue, I managed to fit a weekender throwing away underwear as I went and buying new at airports. It was liberating.

Q How do you set your watch when you're traveling? To your home? To your destination?

A: I have been told that if you go ahead and set the time on your watch at takeoff to the time in your destination city, it will actually help you adjust to the time shift. I have also been told that the best antidote for jet lag is to forgo drinking any booze and instead just drink tons of water, generally ignore that one, too.



Michael Williams
Co-founder, Paul +
Williams proprietor
A Continuous Lean

I have a kit of things I always travel with. Like a [3] Klean Kanteen insulated water bottle (\$35; klean-kanteen.com). A lot of airports have free water (so you don't need to buy it). And a pen for customs forms, like a [4] Parker Jotter (\$8; jet.com). I also have hand cream with me, as planes really dry out your skin. The best is from [5] L'Occitane (\$28; usa.loccitane.com).



Josh Paskowitz
Co-founder, Magasin

I usually keep a [6] Club Monaco washed-wool scarf (\$120; clubmonaco.com) with me...even in the summer. First off, planes are cold. In addition, I like to have the cold air from the vent blowing hard on my face. (Supposedly, it keeps the germs at bay.) Second, if the scarf is big enough, it can double as a blanket or a neck pillow.



Morgan Cooley
Co-founder, Saturdays
NYC

A pair of [7] Sony ZX-770BN headphones (\$230; sony.com) helps me escape and disappear. I feel like I am in my own world.

GOT A QUESTION FOR NICK SULLIVAN? E-MAIL HIM AT ESQSTYLE@HEARST.COM, OR TWEET HIM AT @ESQSTYLE FOR STORE INFORMATION SEE PAGE 136



SPRING 2016
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Maintenance

WHAT TO LOVE ABOUT THESE MACHINES

They're better now.

They're worth
the investment.

They're TSA-approved.

BY RODNEY CUTLER



loudmouth barber
Joe, who always
wisecracks about
those bumps.

**2 FOR YOUR
FACE, PART I**
The Tesla of
razors, it's intox -
cat ng y sleek and
innovative by vir
tue of its battery
powered close
shave maxim z ng
vibrations. And
when you try the
Art of Shaving's Lexington Collection Fusion Power razor (\$175, [artofshaving.com](#)), its peers feel
prehistoric.

Worth it when.
You don't risk a
straight razor
shave from Joe
(upset by your self
buzzed cut) for
barely shorter hair.

**3. FOR YOUR
FACE, PART II**
The **Braun Series 3308s** (\$140, [braun.com](#)) is

merc ful. Its cen-
tral comb smooth-
y guides stubble
to its blades, even
after days off, even
against the grain.
Worth it when. You
opt against the
Tesla of razors.

**4 FOR YOUR
EVERWHERE**
The **Philips Norel-
co Multigroom**

7100 (\$70, [phi-
ps.com](#)) has five
specialized heads
each of which
nimbly navigates a
zone: neck, nose,
nethers.

Worth it when.

You avoid having

to explain an "inti-
mate area" mishap

to the nurse at the

hospital.

**5. FOR YOUR
PARTICULARS**

Everyth ng in the

Tweezerman

Essential grooming
kit (\$30, [twee-
zerman.com](#))—
scissors, tweezers,

make you wanna
brush beyond the
duration of the
whitening setting
(one off ve).

Worth it when. You

feel loved.

**7. FOR YOUR
FACE, PART III**

The **Clarisonic Alpha Fit** (\$189, [clarisonic.com](#))
buffs skin better

than the most
enthus astic hand
rubbing—part c-
larly under-the-
beard skin, adroit-
ly hand ed by its
motorized bristles.

Worth it when. You

skip the facial

(unless Linda will
finally leave Joe
for you after all,
she did compli-
ment your new
buzz cut and was
discreet about that
hospital trip).

Rodney Cutler is
an Ironman triath-
lete and the owner
of Cutler salons in
New York City.



**NEW RELAXING
FRAGRANCE**
FOR BODY AND MIND

AXE BLACK BODY WASH

AXE
FIND YOUR MAGIC



Stephen Marche

The Inevitable Takeover of Pop Politics

THE ENTERTAINERS AND THE POLITICIANS ARE NOW SELLING THE SAME THING

THE STENCH of rotting punditry is drifting over the 2016 election. Nobody saw Trump lasting anywhere near as long as he has. Almost nobody saw Sanders coming in the first place. The money, which has traditionally lined up perfectly behind a winner, chose Jeb (!). The entire class of political experts has failed so completely to comprehend what's going on in the American electorate that its failure cannot be chalked up to usual election-season idiocy. Everyone has been so wrong about the 2016 election because 2016 is different from any other election

before it. 2016 is the year that pop culture swallowed politics, digested it, and spat out a new form of mass spectacle. It is the year pop politics squeezed into the world.

Obviously, politics has always had elements of entertainment. Entertainment has always had a political dimension. But the two have now blurred to the point where every political act must be understood as an act of entertainment and every act of entertainment must be understood as political. FDR made the presidency a radio phenomenon. The Kennedy-Nixon debate established it as televisual. And by

the 1980s, Ronald Reagan had mastered the conversion of Hollywood glamour into Washington power. But there remained throughout a vital distinction between celebrity culture and the political establishment. That distinction's gone.

The difference between Ronald Reagan as a celebrity politician and the current candidates is that it's unclear whether the new guys are using politics to advance their celebrity or the other way around. Ted Cruz was caught buying copies of his own book, creating the false impression that he was a best-selling author—a per-

A Pop-Political Catalog

- Bernie Sanders's Washington D.C. meet and greet reception \$1,741
- Kanye West's meet and greet, auctioned off in 2014. Total: \$15,000



- Ted Cruz jersey \$50
- Cam Newton jersey \$100
- "Jeb!" mason jar \$10
- "Ru(bae)o" sticker \$3
- "Ru(bae)o" T shirt \$37
- "Bieber Is My Bae" T shirt \$14
- "Yaaas, H llary!" tee: \$30
- "Make America Great Again" cap: \$10
- "Ben Carson for President" socks \$10.50
- Taylor Swift white texting gloves: \$14

STEEP

FRIDAY NIGHT TYKES

COUNTRY



NEW SERIES TUESDAYS

Esquire
NETWORK

Stephen Marche

fect symbol of the hermetic economy of influence. It makes sense to spend money on your own books to create the impression of success in order to raise money to spend on your own books. The most disturbing aspect of Trump's campaign is that it's hard to tell whether his aim lies in politics or in celebrity. When Amy Schumer stood beside her cousin Senator Chuck Schumer at a press conference to call for gun control, which of the two had more power to change the world?

Politics has become pop culture just as pop culture has become politics. Kanye West ("I am a pop artist, so my medium is public opinion and the world is my canvas")—stood up at the VMAs and acknowledged, in an extended Castroesque monologue nobody had the courage to interrupt, that he was high and then announced his bid for the presidency in 2020. No one was entirely sure if he was kidding. Pop culture has never been so engaged in political questions, not even in the sixties. Explicit messaging, like Beyoncé posing in front of an enormous onstage sign reading FEMINIST, is less prevalent than the various self-conscious refractions of cultural studies. Miley Cyrus sticks out her tongue to signify her participation in her own objectification. Taylor Swift's merchandise in China reads "1989." Taylor Swift Tiananmen Square. Maybe it's coincidence, maybe it isn't. Comedy is political now, all of it. "How racist is that?" and "How sexist is that?" have replaced "Did you ever notice this? Did you ever notice that?" as the go-to questions on stand-up stages.

The infiltration of celebrity culture into American politics has been the result of factors other than simple media saturation. American election campaigns have swollen from eleven months in 1960 to twenty-three months in 2008; the cost of a winning presidential campaign, from a couple hundred million in 2000 to more than a billion in 2012. Gerrymandering and the advocacy industry have ratcheted up hyperpartisanship to levels not seen since the Civil War. The ground has been cleared

for the preeminence of celebrity. Time on the campaign trail means that the personality of the candidate becomes dominant; the rise of money means that advertising—the promotion of a brand—becomes the thrust of the process; hyperpartisanship is just another name for fandom.

The political commentators have been so wrong about their predictions this year because they are living in the past—a classic case of the generals fighting the last war because it's what they know. As politics follows the dictates of pop culture, it obeys totally new rules and adopts a different practice of community building completely separate from traditional ground operations, public policy, and even self-interest. Party conventions are like Comic-Con and Coachella and Burning Man. They offer the same bargain for their audiences: a sense of redeemed outsiderdom. Trump and Sanders both feed off their outsider status while being, respectively, a billionaire and a sitting U.S. senator. In just the same way, Comic-Con is for geeks, except that their supposedly marginal cultural position dominates franchises worth billions of dollars. Burning Man is a radical reevaluation of the social contract, except that it's an illicit holiday for rich techies. Pop culture and pop politics in 2016 allow their acolytes the opportunity to be different in exactly the same way as everybody else: by selling change without discomfort.

Pop politics runs underneath factions and the government alike; it is neither Democrat nor Republican, neither progressive nor conservative. "Let me furnish the amusements of a nation and there will be need of very few laws," P.T. Barnum, the great impresario of the circus and in many ways the founder of American pop culture, declared in an interview with the *New York Sun* in 1880. He could not have predicted that the government by the people, of the people, and for the people would become the government by, of, and for the people swallowed by their entertainments.

The rise of pop politics has occurred because what politicians sell now is identical to what celebrities sell, a means of asserting an identity through an iconography. Politics and celebrity must both serve the new absolute master, the narcissism of the American people. Self-government takes on a new meaning: the government of each individual self. But the time for lament has passed. The time to wake up has arrived. The politics of shiny things is the politics of things as they are. Democracy has always been tacky, a political system defined by its vulgarity. The fusion of mass culture and government by the majority may well be the most democratic phenomenon in history. The seething, bubbling foam that froths and vanishes is perfectly representative. This is what we like, after all: Donald Trump and Kanye West. They are us. ■

What Esquire Is... Playing

► Last July, I found myself playing golf in the Canadian Rockies. For whatever reason—the elevation, the wind, the downhill run offered from the tee—I hit a drive 390 yards, to the very edge of the green, on a par 4, near the three elk standing by the hole. My partners, whom I'd never met before and have never seen since, were mightily impressed and one insisted we walk to the ball to count off the yards. I'd come up into the group of the mountains to find myself doing something I'd never thought possible in a place where nothing made a sound besides the man talking the measure of my accomplishment. banffspringsgolfclub.com

TOM CHIARELLA

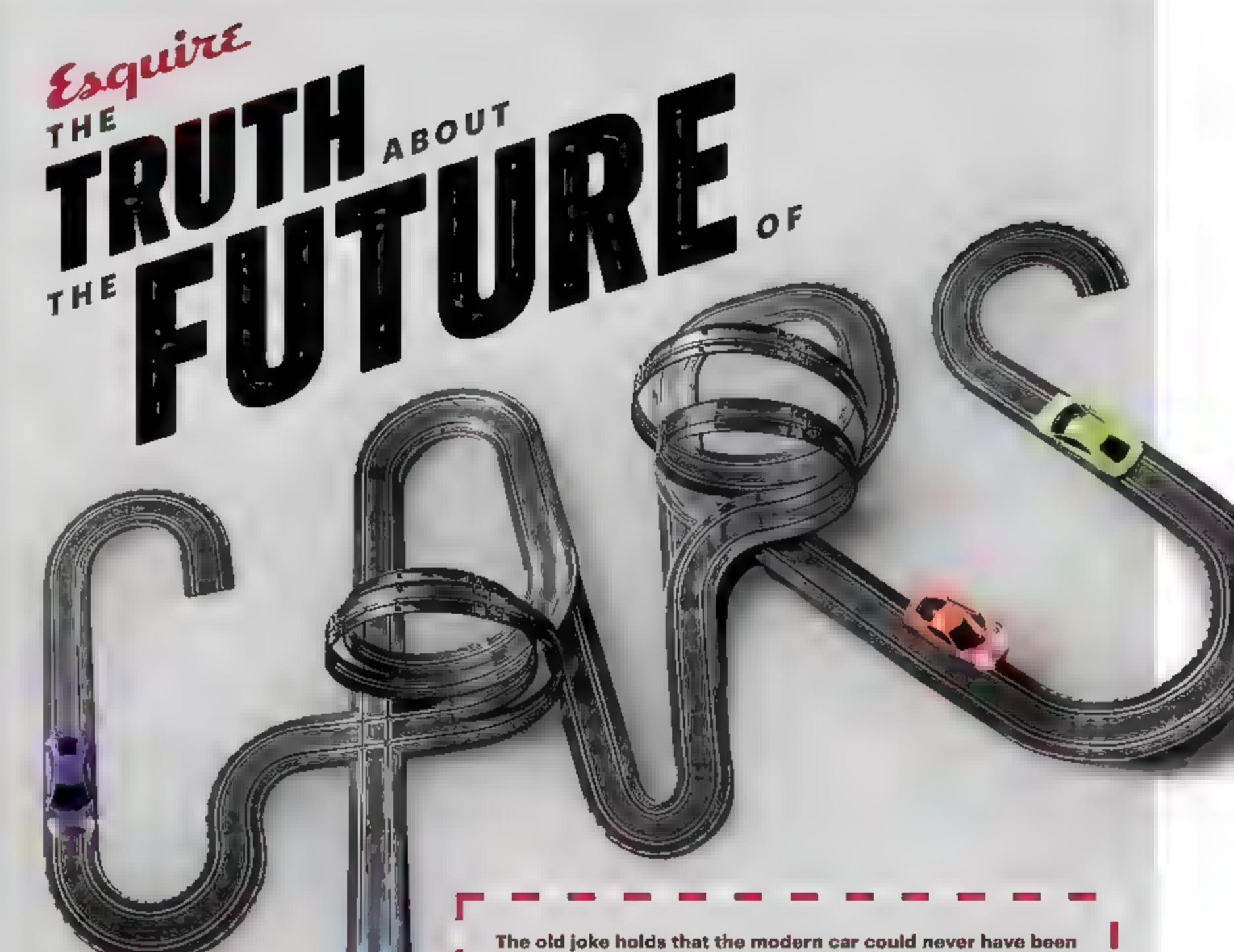
- Rubio "My Parents Love Me, So They Are Voting Marco Rubio 2016" baby onesie \$25
- Cruz "Courageous Conservatives" poster \$15
- Lynyrd Skynyrd event poster \$15

- Jay Z button set (four) \$10
- Hillary Clinton spatuza \$18
- Hilary in Seven Buttons (collector's set) \$15
- Donald mask \$14
- Hulk Hogan mask \$10



- Grillary Clinton spatula \$18
- Jeb's Guacamole ("Jeb and Co. umbra love whippin' up guacamole on Sunday Funday") \$15
- Bernie's "schlep bag" \$10
- "Schleppin' the progressive agenda—and some groceries, too!" tote bag \$22
- Archie Fire tote bag \$22
- My Life by Ben Carson \$14
- Life by Keith Richards \$10





The old joke holds that the modern car could never have been invented, only evolved. That if someone had jumped us straight from horses to 55-mph two-lane jousting, we'd call the whole mess insane. That's the crazy thing about the new, which we always seem to forget: We rarely know, and often cannot fathom, what comes next until we figure it out. The challenge of the automated* car industry is that no one knows what we're figuring out. Is it "full automation"? What does that mean, exactly? Also, uh, if a driverless car kills someone because of a software glitch, who's at fault, the car, the owner, the programmer? And what kinds of laws do we need now? And who will provide insurance? And what happens when it rains? Can the car's software deal with that? What happens when it snows? Wait, is that a wintry mix?

The next few pages are about the problems that have to be solved, the people who will have to solve them, and the likelihood that we're all going to figure this out. Strap in.

* WHY NOT "AUTONOMOUS" OR "DRIVERLESS"? IF THE VEHICLE USES ANY CONNECTIVE TECHNOLOGY TO COMMUNICATE WITH INFRASTRUCTURE AND OTHER CARS, THEN IT WILL NOT BE AUTONOMOUS IN THE STRICTEST SENSE—"EXISTING OR ACTING SEPARATELY FROM OTHER THINGS OR PEOPLE." FOR NOW, AS ENGINEERS FIGURE OUT HOW TO TAKE MORE CONTROL AWAY FROM THE HUMAN, AUTOMATED IS THE BEST WORD.

ESQUIRE
\$4.00.00

Cost of custom-made
slot-car racetrack

A COUPLE DAYS AT STANFORD

AT THE REV'S LAB, WHERE RESEARCHERS STUDY THE CAR'S PAST AS MUCH AS ITS FUTURE

BY SAM SMITH

The DeLorean is named MARTY, as in McFly. They came up with the name first and worked backward to the acronym's meaning: Multiple Actuator Research Testbed for Yaw control. The car is a self-driving electricaly powered 1981 DMC 12, and it has a roll cage and a baterry pack. It will also do doughnuts. On its own.

"It's such an insane project," says Jonathan Goh, chuckling. "We basically go through a set of tires every day of testing."

The twenty seven year-old Goh, a fourth year Stanford Ph.D. student from Vancouver, helped assemble the DeLorean and program it. He's attached to Stanford's Revs Program, one of the few places where an institute for higher learning is attempting to parse what the car means to us and how, over more than a century of existence, it's shaped who we are.

Revs is partnered with Florida's Revs Institute, a museum and library that includes the Collier Collection—a running, driving group of the most significant vintage race cars ever built, millions of dollars' worth. The Stanford arm has done service like housing the research archive of *Road & Track*, the country's oldest car magazine, and dissecting how human physiology affects the stress of racing a vintage car. But mostly, Revs looks forward. There's a white Volkswagen Golf electric, a Ford Fusion for studying sensor occlusion, an Audi TTS that drives itself on racetracks. The small fabrication shop in the back houses a CNC mill and rolls of unlaminated carbon fiber. On a whiteboard in a meeting area the day I visit, someone has lettered the words **ETHICAL PROGRAMMING OF AUTOMOBILES CONSEQUENTIALISM VS. DEONTOLOGY**. On the other side of the building, just past a full-sized driving simulator built into a debadged Toyota, a shelf holds a stack of Ford Pinto transmissions. They're close enough to the DeLorean that it's hard to walk by without pondering the contrast. Pinto: Car known for catching fire. DeLorean: The car's most flammable cargo is now a driver.

Revs students bought the DeLorean in April 2013 from a guy in San Rafael, just across the Golden Gate Bridge. The dude had been dan-y-driving it, because that's what you do in the Bay Area when you have a DeLorean and live in San Rafael. The kids took the car apart the first year; a year later, it was pirouetting tires around a paved pad. no driver. After we poke around under the hood, Goh grins, grabs a laptop, and brings up a YouTube video of the car



MARTY the Stanford Revs lab's fully electric, driverless, drifting capable DeLorean.



working. The footage goes on a little long, like a home movie, but it's also joyous like one, with these long, lingering shots of smoky doughnuts at a racetrack north of San Francisco. I've met guys from Google and a host of the people engineering automated cars at major manufacturers. None were as thrilled with their work as Goh is.

Part of that is undoubtedly corporate life, as opposed to working within the bounds of a university. Reilly Brennan, a former journalist, is Revs' executive director. "We like sponsoring oddball projects," he says. Revs, which dates to 2011, shares its resources with a Stanford affiliates program that began in 2008. About thirty-three corporations, from carmakers to suppliers and insurance companies, are connected, which is partly why they chose a DeLorean. The car's parent brand is long dead. "If we had picked a Miata or a 911," Brennan says, "something more common, other companies might not have been so willing to get involved. With carmakers, DeLorean is like Switzerland. Everyone thinks it's cool."

Universities, Brennan says, are uniquely placed to screw with the kinds of questions that would send any profit-driven organization screaming for the exits. Stuff like student-built simulators for examining driver attention, or automated drifting, because what if self-driving cars have to exit the realm of stable handling to avoid an accident?

"In the last few years, everyone has agreed that electronic stability control has saved all these lives," Brennan says. "But what if there were another 20 percent? If you could decouple stability from that question—it's like a lot of things in technology that people initially believe to be foolish aren't necessarily foolish."

The complications of an automated car losing control on purpose—teaching it to slide or fishtail safely, on a public road, in re-

sponse to an unforeseen hazard—are just as thick with the other pieces of the big, messy self-driving problem. That particular issue may seem impossibly complex, but you have to remember that it's one of literally thousands of hurdles to clear, each one roughly as complex. Even the immediate questions are mind-boggling. In a real-world environment, for example, with a machine driver how do you decide if actions like drifting are even necessary? For that matter, how do you define *necessary*? Who's to say our definition of need should match that of AI?

At the broadest level, this is all a kind of near-term futurism, solving for a dream we don't fully understand. There's a reason Elon Musk's car company is named after Nikola Tesla. The man who predicted many parts of modern society—namely cell phones and the Internet—was hounded as a loon for years. Some people hound Musk as a loon, but the guy actually built a viable American luxury-car brand from scratch, which everyone said couldn't be done. And he did it with EVs, which everyone also said couldn't be done. Plus, he's going to space, with reusable rockets, attempting landings on floating platforms.

A Tesla with "Autopilot," the most advanced form of automa-

ted driving on the market, will brake down for traffic, steer over a winding highway, accelerate entirely without your help.

You're supposed to keep a hand on the wheel, in case the system needs you to take over (The dash alerts you of that in advance.) But you get comfortable enough to put your hands in your lap. You pull out your phone, check your e-mail.

The vigilance is weird, though. Studies have shown that supervising automated systems can lead to boredom. Letting Autopilot work for more than a couple of exits is exhausting. Sitting, waiting for the system to make a mistake. You get tired. You slack. You give your brain a momentary break, one finger on the wheel, and then you're looking at the navigation screen, and then you're using both hands to type on it, and then the car is still driving itself and you feel guilty. But you also start to trust it.

Irrationally. There's this weird thing where you've gone fifteen miles and nothing bad has happened, so really what could go wrong?

A lot, actually. Autopilot will occasionally confuse road grooves and painted lane markers, or fail to smoothly give merging traffic enough space to keep a nervous driver comfortable. The way the car steers—based on information from ultrasonic sensors, a forward-facing camera, and radar—in tiny dabs and adjustments reminds you of a blind man walking with a cane, feeling out and reacting instead of planning. When you take control again, at the end of an on-ramp, say, your joints feel rusty. You're briefly uncomfortable and want the system back on. Autopilot is an odd little glimpse into the future, a world where car branding doesn't matter and people don't purchase cars, just miles of transportation. Where the pod you ride in isn't anything special. Where driving, on your own, is an outdated, risky idea.

There's a lot that's appealing about that. But...we've had cars in our lives for more than a century, and even a hormone-addled sixteen-year-old can navigate traffic without committing manslaughter. Yet teaching a machine to do the same, on its own, is one of the hardest things we've ever done. Who knew our brains were that good at it?

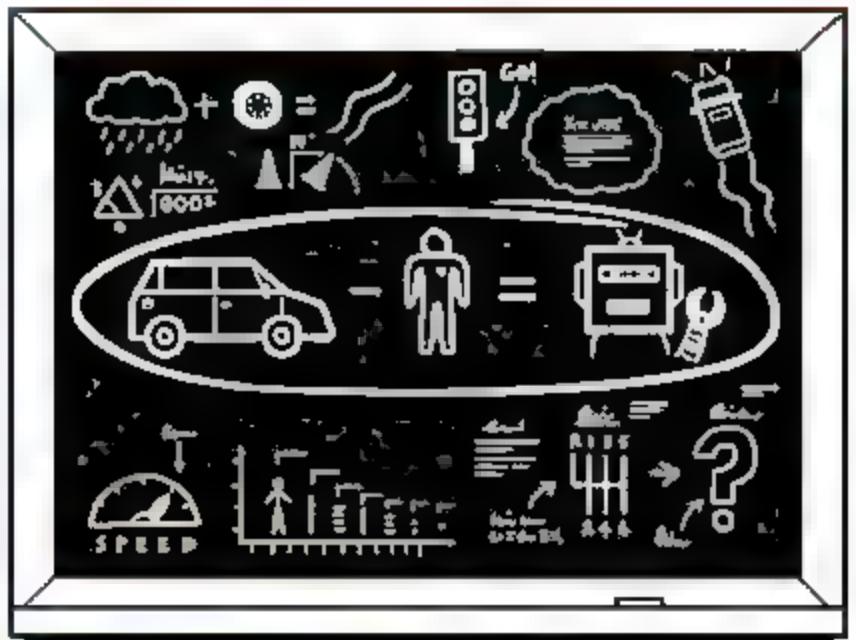
After I wrapped my time at Revs, I called Mazda and asked for a loan of a new Miata. It seemed relevant. The Miata is one of those cars designed to keep you involved at the wheel but get out of your way: small and simple, a throwback to the roadsters of the 1960s. No safety nets, save the stuff the government mandates. It's as simple as a car gets. The self-driving car, however, is little more than a very long list of problems, and every one requires jumping a figurative chasm across which we can't see. Isn't it odd that bureaucracies—corporations—are rarely good at this kind of thinking, and yet they're almost always the ones that we ask to do it? Why are most problems more complex than we initially think? Were the NASA moon landings and the Manhattan Project really just a host of seemingly impossible problems, speeded by social pressure and buckets of money? Does the self-driving car qualify as a moon shot?

In the middle of all of this, I was accelerating, downshifting, braking. The odd little slide from the front or rear tires, because I'd turned off stability control. The combined experience isn't novel. Anyone who's driven for driving's sake has had long trains of thought behind the wheel. It just happens. It was almost automatic. "We have yet to figure out how humans and machines get on," Brennan told me, walking around the Revs shop.

No kidding. But you know we will.

THE CHALLENGES

Sam Smith ON WHY FULL AUTOMATION IS REALLY, REALLY, REALLY HARD TO PULL OFF



CHALLENGE NO. 1

Software

The hardware is here. On the average automated test car radar sensors govern the self-adjusting cruise control in most luxury cars; video cameras help Tesla stay in their lanes and new Hondas elminate blind spots. The problem is in us ing the information.

We basically measure an automated car by its ability to deal with the unpredictable. "Weather and human interaction are two of the hardest things to overcome," says John Leonard, an MIT engineering professor and a technical-team member at the Toyota Research Institute. In terms of simple problems, this means something screw-

es. Radar sensors govern the self-adjusting cruise control in most luxury cars; video cameras help Tesla stay in their lanes and new Hondas elminate blind spots. The problem is in us ing the information.

"Imagine you're driving in an urban area and someone is jaywalking," says Ryan Eustice, the founder of the University of Michigan's Perceptual Robotics Lab. "They have their head down and are looking at a cell phone. The nuance of—does that person have their eyes glanced up and they're actually looking at me, making eye contact, and I know they recognize me, versus someone just walking into a crosswalk? That's a huge implication in terms of what my expectation is of that person."

THE SIX LEVELS OF AUTOMATION

IN 2014, THE SOCIETY OF AUTOMOTIVE ENGINEERS BROKE AUTOMATION INTO SIX LEVELS:



The use of an assistance program like lane keeping or cruise control with the human in charge of all remaining functions and decisions. Every new car is at Level 1.



The use of assistance programs that perform steering and acceleration/deceleration, with the human in charge of other functions. Tesla's Autopilot system is Level 2.

private car ownership in favor of corporate fleets (something like Uber) or ride-sharing (renting your vehicle to others when you're not using it), that's a huge transition and you can't unmake an infrastructure overnight. Which means: You're going to keep buying cars, and you're going to pay for all this stuff.

There's also the so-called rebound effects—if automation makes travel faster, cheaper or easier, more people are going to do it. America's roads are underfunded to begin with, and they aren't getting any less congested. If so-called autonomous corridors are built—chunks of interstate where automated electric cars travel across the land, charging inductively as they go, through buried cables—none of it will be free.



CHALLENGE NO. 3
Insurance

The insurance industry collects almost \$200 billion a year in premiums from American drivers. On a long-enough timeline, that business may evaporate. But in the meantime, the industry will undoubtedly shrink. We have proof. According to the Insurance Institute for Highway Safety, owners of vehicles equipped with currently available front crash prevention technologies (automatic accident braking, for example) are 7 to 15 percent less likely to file an insurance claim than owners of vehicles without such systems. It's reasonable to assume that some part of the insurance business will fight this, either openly or behind

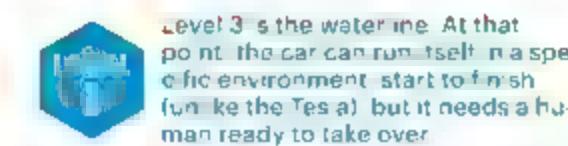
the curtain. And insured drivers will likely come under more scrutiny as time goes on, not less. Driver training and experience will no doubt play a bigger part in risk assessment, as they do in Europe or with pilots. But the mode is the model. "If you could come up with anything involved in driving that cuts accidents by 30 percent, 40 percent, 50 percent, that would be wonderful," Warren Buffett said at a conference in 2015. "But we would not be holding a party at our insurance company." Buffett's company, Berkshire Hathaway, owns Geico.



CHALLENGE NO. 4
Hacking

In 2015, two hackers documented by Wired magazine obtained remote control of a late-model Jeep Cherokee as it drove down a highway in St. Louis. Using a laptop and a

burner phone, they broke into the car's WiFi network, monitored with the climate control, and disabled the transmission. Chrysler addressed the problem by recalling 1.4 million vehicles. But we're just now reaching the point where this sort of thing is possible—where every ounce of the average new car is controlled by a digital network, and where that network can tie into the outside world via cellular connection. Expand the problem into the sci-fi future and the phrase "denial of service attack" means literally miles of people held captive on a road.



Level 4 is a car running itself in a specific environment without a human on watch.



Level 5 is a car running itself anywhere in the world without a human on watch.



CHALLENGE NO. 5

SAFETY AND HUMAN ERROR



Level 4 automation is believed to be safer than Level 3 or below, despite the fact that the machine is doing more work: Level 3 requires a distracted human driver to snap out of their disconnect and take over when the machine steps back.

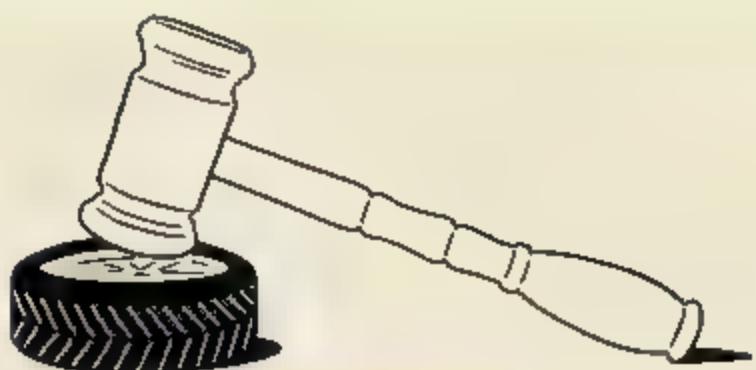
But this is like switching horses midstream. Ergonomic research shows that the human brain doesn't supervise well—that drivers working with automated driving systems paid less attention to the car while automation was active. They were also more prone to distraction, slower to recognize problems, and slower to react to an emergency.

We also know that if a car performs well, people will grow to trust it. That trust ties into something called offsetting behavior—a driver's tendency to take additional risks when they feel safe. It's a common allegory, but it helps to remember the pilot problem: A while back, the FAA noticed that extended autopilot use among professional pilots caused a loss of proficiency—

the guy in charge of your 500-mph aluminum tube from New York to L.A. was effectively putting his skill into a chipper-shredder every time he took off. The effect is responsible for a host of terrifying outcomes, from accidental airport overflights to the crash of Air France flight 447 in 2009. (In the latter, the autopilot disengaged due to air-speed sensors freezing up; the pilots failed to recognize the situation, effectively flying into the ocean from cruise altitude.)

Finally, people often break rules for the betterment of a system or personal safety. We're imperfect, and we create the road network and its rules, which are also imperfect. But do you teach a machine to occasionally break minor rules, at low risk, in the interest of efficiency? If you're being tailgated and the speed limit suddenly drops, do you slam on the brakes, following the letter of the law, at the risk of being rear-ended?

The answer: like, generally following with exceptions for safety—and the entire road network one day being digitally governed



CHALLENGE NO. 6

THE LAW



At the moment, the federal government watches over and regulates new-car manufacturing. Individual states do the same for noncommercial drivers and driving, from licensing to speed limits. It's an important, if deeply unsexy, question: If the car is the driver, who runs the show?

That question has produced an almost unimaginable amount of discussion. The point is the near term: Level 5 vehicles—sleep-at-the-wheel autonomy, anywhere in the country—will likely require dramatic legal reform, but they're also far enough in the future that the issue can effectively be put on hold.

Not that it's going to be easy. California, for example, spent more than a year trying to come up with rules for the simpler "driver aid" systems currently on the market, and it hasn't really begun to deal with automated vehicles. "Texas has not even passed a law on automated driving, and there's some suggestion that it may

ANSWERS FROM AN AUTOMATION VETERAN



JOHN LEONARD

TOYOTA RESEARCH INSTITUTE TECHNICA TEAM MEMBER
MIT ENGINEERING PROFESSOR, ROBOTICS RESEARCHER,
SPECIFICALLY, HE STUDIES MAPPING FOR AUTONOMOUS MOBILE ROBOTS

When he thinks Level 5 will come:
» Musk's now saying two years, so I would say two decades

On what Google's up to:
» Google published something called a disengagements report for the state of California. It talks about how often they've overruled the autonomy system. They're making huge progress by

going from like once every seven hundred miles to once every five thousand miles. The guess is half empty parts, like that's still a lot of times the system is being taken over.
» The Google approach needs almost centimeter-level accuracy for all the features on the road and nearby, and that seems unfeasible to me in the short term to maintain the maps, but in the lon-



CHALLENGE NO. 7

Ethics

Automated vehicles will almost certainly reduce accidents. But if automated cars lead to fewer deaths, does that mean it's okay for them to cause any deaths? That's the most trivial example, what ethicists call the Trolley Problem. Faced with an imminent crash and only two places to steer, do you choose the course where you will certainly hit one person, or a group of people? Not that anyone has ever answered these questions in the midst of having an accident. ("Martha! Doom awaits us! Where do we steer?") The point is that computers will have the time to let a human kill someone in an accident, that's horrible circumstance. But if a machine "chooses" to take a life and the corporation that built it dictated its behavior, is that the same as a corporation choosing to take a life?

And as with every major human innovation since the wheel, automated driving will initially be available to the rich. But what if we have a situation where autonomous vehicles could help reduce poverty or suffering? If the goal of the technology is partly societal impact, not just convenience and safety, are we bound to treat the product as we would the latest phone?

CHALLENGE NO. 8
Carsickness

Could get ugly is all we're saying.

ger term, maybe the robot can make the maps on the fly.

On why automation matters:
» Reduced traffic fatalities is the big one for me. For me, that's enough to do the whole thing. If we could cut worldwide traffic deaths from more than a million to seven hundred thousand in ten years, that would be amazing, you know?



MARK NASON
LOS ANGELES

HOW SAFE WE ARE NOW

In 2014, 32,675 people died in motor-vehicle crashes in the United States. That's 90 people per day. To put that in perspective, that's like:



A Boeing 777 airplane falling out of the sky every four days.



A twelve-car M7 passenger train at full capacity crashing once every two weeks.



A Carnival Triumph cruise ship at full capacity sinking once a month for eight months.

The causes of motor-vehicle crashes in the U.S..



9,967 people (31 percent) died in crashes involving alcohol impairment.

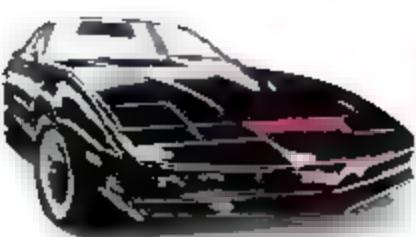


9,262 people (28 percent) died in crashes involving speeding.



3,179 people (10 percent) died in crashes in which distracted driving was reported.

Source: National Highway Traffic Safety Administration.



A LITTLE RATIONALITY

FROM Steven Shladover, PROGRAM MANAGER, CALIFORNIA PATH (PARTNERS FOR ADVANCED TRANSPORTATION TECHNOLOGY), AND A MAN WHO'S BEEN WORKING ON AUTOMATION FOR MORE THAN FORTY YEARS

>**What will be** implemented within the next five years and the next ten years is some very limited subsets of automation. So they'll have systems that will be able to do the driving on, say, a freeway, but only on the freeway, and will be able to do it maybe only on certain freeways that have been very carefully mapped and that have really good lane markings, and maybe it's only under fair weather conditions.
>**The biggest challenge**, I believe, is learning how to make software safe—to get the software developed to the point that the bugs are inconsequential and that that software will work correctly under a very wide range of conditions that it's going to encounter out on the road.
>**We call them** the corner cases—the things that are sort of way out on the edges where you've got this combination of rare circumstances that come together at a particular time and the system doesn't know what to do, or they come together at a particular point in time and they actually unveil a bug that was hidden deep within the software, and because there's no good method of eliminating those bugs, they could go undetected for a long time.
>**It's not gonna be possible** to get every one of those. But what is necessary is to get enough of them that those failures are gonna be really rare—that those failures will be rarer than fatal and injury crashes are today.
>**And now this additional challenge** of, let's say you've done all this really good work to get there—how do you know you got there? How do you know that the system is as good as it has to be to meet your requirement? What's the process you go through, either in analyzing the software or in testing, to be able to say, yes, indeed, we only have one fatal crash in five million hours instead of three million hours of driving? Or one in ten million hours?
>**Nobody has a viable** technology to assess the safety of software of the level of complexity that will be involved for automating driving.
>**They're gonna make** a lot of mistakes—if they try to do it all on their own without building on the expertise of people who have been doing this for decades. But that's not the Silicon Valley way.
>**There's a big difference** between a mobile-phone app or a search engine and a vehicle. If the mobile-phone app doesn't work 100 percent of the time, you know, so what? And if the search engine occasionally gives you sort of crummy results, so what? You modify the search a little bit and you do another search. But you can't tolerate those sorts of problems when the computer is driving your car.
>**If the regulations** were out there today, the vehicles wouldn't be any closer to implementation than they are today. But it's a convenient excuse people can use.
>**I would love to have** somebody else do the driving for me. It's purely a means of getting from one place to the other as far as I'm concerned. Driving is tedious and stressful.
>**That's total**—well, I won't use the term, but [Elon Musk's] statements have been utterly irresponsible. He's also the one who was quoted sometime last year as saying automated driving on highways was a solved problem, and then six months after that he was complaining that the lane markings on the California freeways weren't clear enough for the system on his vehicle to be able to see them. I saw that statement, I said, *Duhhhh!* We've known that for decades.
>**He's one of the ones** with an aura that nobody dares question. People lose all critical faculties when Tesla's involved.

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AN AUTO EXEC'S RELUCTANT BLESSING

Bob Lutz, RETIRED FORMER VICE-CHA RMAN OF GENERAL MOTORS, BEST SELLING AUTHOR, MOTIVATIONAL SPEAKER, AND THE LEAST BORING AUTO EXECUT VE IN THE HISTORY OF THE INDUSTRY, ON THE FUTURE OF CARS

INTERVIEWED BY TYLER CONFOY

ESQ: How do you feel about the idea of a fully automated car?

BOBLUTZ: Even though I'm a hugely enthusiastic automotive enthusiast and love cars and can't imagine my life without a connection to the automobile, I do realize that we are not going to solve humanity's surface-transportation problems in the future without going autonomous. Today's cars are too big, too cumbersome, and the human driver is too slow in his or her response times.

ESQ: Do you think the romance of driving and cars will be lost?

BL: When my dad was growing up in Europe, they had all these prestigious trains, and there were train magazines and train books. Really rich people had private rail cars that the railroads would

A RACE CAR DRIVER'S
CONDITIONAL LAMENT



RENÉ VILLENEUVE

OF SK P BARBER RACING
SCHOOL. ESQURE'S FAVORITE
RACE INSTRUCTOR

> The important thing about driving is not speed but control. And the important thing about automation is loss of control.
> You ever taste a burning crotch? First you smell it, then you taste it. You ever smell gear oil? You ever hear the engine go wrong before you feel it? You ever feel your body forced in a way that feels wrong? You want to

give up that kind of awareness?
> Look. If I could put myself on a massive expressway that engaged my car along with every other vehicle on that highway in autonomy and drove us all at a specific speed with no slowdowns, then dumped me at the right exit and allowed me to drive to my final destination, then that may be the beginning of some

put into the train for them. But now nobody gives a damn. A train is a train is a train. It's unpleasant, smelly, dirty, ill-maintained. The glamour is gone out of trains, and the glamour will be gone out of cars. People cling to history.

ESQ: There's a romance to that history

BL: You'll lose the romance of going on a road trip. I think for dating purposes, autonomous cars will probably be preferable to today's driving. Hell of a lot safer.

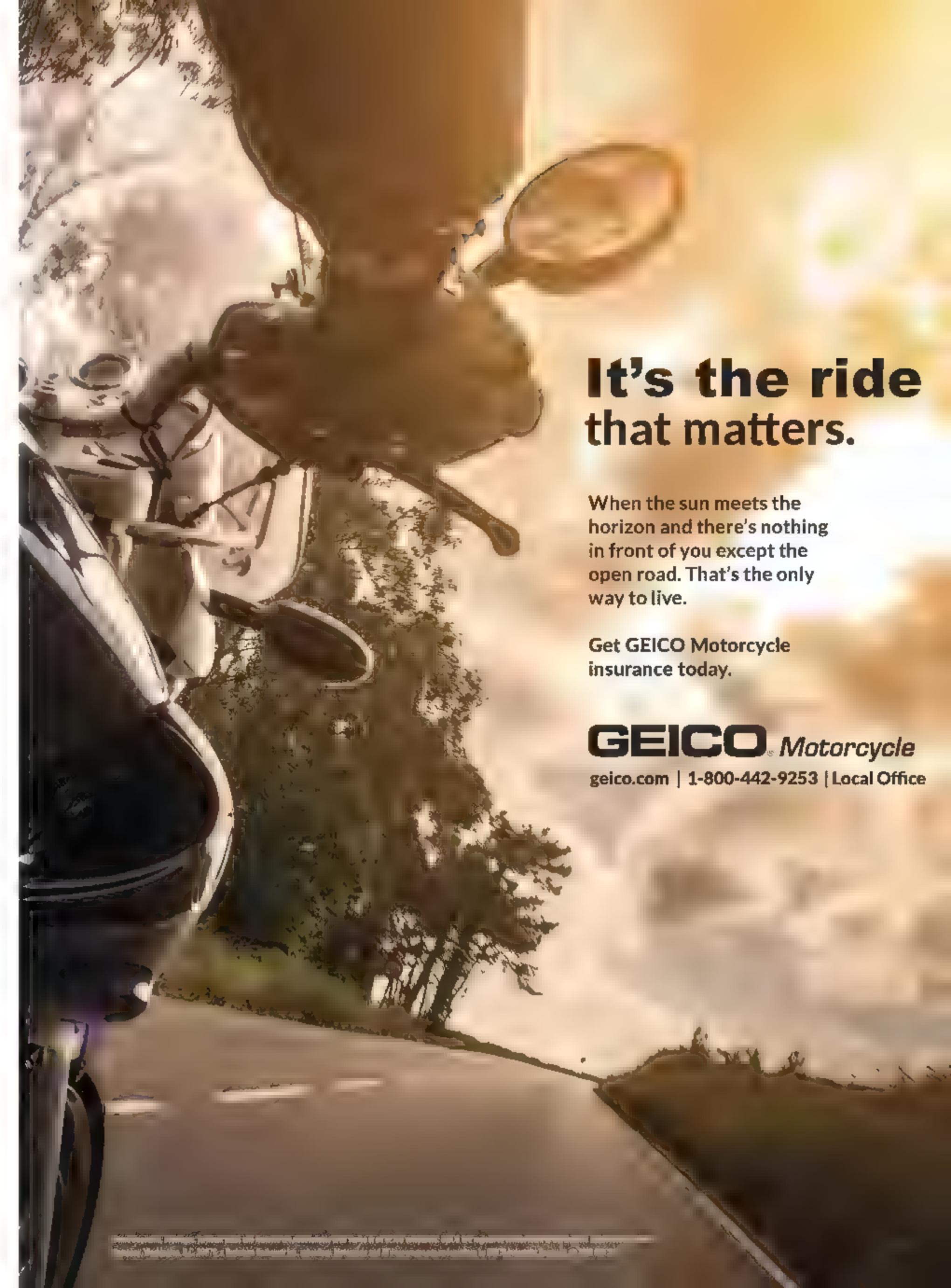
ESQ: Do you think the auto industry will survive? If everyone is making the same kind of module, will there be different companies making the same kind?

BL: The importance of brands will diminish. Cars are a fashion and lifestyle accessory, and that fashion aspect, where people will pay \$300,000 for a car that they parade themselves around in, that's just not gonna happen anymore.

ESQ: Who do you think is better suited to make an automated car? The traditional companies or companies like Apple or Tesla or Google?

BL: The only reason Tesla's car went further is because they put more battery in. They've got a form of Super Cruise, but they're not much closer to full autonomy than anybody else. My strong belief is that the winners in this game are going to be the big automobile companies like Toyota, General Motors, and Ford. General Motors is leading the pack in working with companies like Lyft and actually already having fleets of autonomous cars that are running in controlled environments. They also have the lead in vehicle electrification, which is

gonna be a big part of the autonomy movement. Apple has Apple software and all that, but they're missing the whole rest of the car. Whereas the big automobile companies, they have the rest of the car, and they're used to integrating new technology: radars, cameras, sonar devices, little automatic controls that dial in minute corrections. That supply base is expanding exponentially, and the big car companies will just talk to all of these suppliers like they always have, and they'll say, "Okay, this time I guess we'll go with two TV cameras, two..." I don't see where a Google or an Apple has any advantage in that. None whatsoever. I think if Apple really decides to build a car, I think they're crazy. But they have so much money, it doesn't matter.



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HEAVY OBJECTS WITHOUT GROANING. THIS IS WHEN
THINGS START GETTING FUN.

THE WARM UP



► Sit on a foam roller and cross your legs so that your left ankle is resting on your right knee. Roll back and forth up and down the left side of your glutes for 30 seconds.
► Switch sides, repeat for 30 seconds. Work on your spine for about one minute.



► This is what we call the beast crawl: Get down on all fours, with your hands directly beneath your shoulders and your knees in line with your hips. Putting pressure on the balls of your feet, raise your knees until they're an inch off the ground and then begin crawling by raising and simultaneously moving your left hand and right foot forward (followed by your right hand and left foot). Moving slowly, take ten small steps before reversing the motion and taking ten steps back.
► Two sets



► With your feet shoulder-width apart, assume a lunge position by stepping back with your left leg until your right knee is at a 90-degree angle. Reach both hands straight up to the ceiling and return to a standing position. This challenges your natural balance.
► Switch legs. Two sets of five reps per leg

THE WORKOUT

1 BEAST REACH



► Assume the same position used for the beast crawl; warm up raising your knees one inch above the ground. With both hands planted and your right foot on the ground, bring your left knee forward until your kneecap clears the outside of your left elbow. Return to the starting position and switch sides.
► Five reps per side, alternating between them.

2 SHOULDER-ELEVATED HIP THRUST



► Take a seat at the end of a bench and hold a 25-pound plate (or dumbbell) in your lap. Lie back so that your head and shoulders are resting on the bench and then walk your feet out so that your butt and lower back are resting, unsupported, at a slight downward-sloping angle.
► With your knees bent at a 90-degree angle and the weight in your lap, raise your hips until they're even with your torso. Hold for one second and then lower to a resting position.
► Three sets of eight reps.

BUT WAIT,
THERE'S MORE...

WHAT'S NEXT

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FITNESS CHALLENGE

3 PULL-UPS



In three counts, pull up your body until your chin is at least an inch above the bar. Then lower yourself all the way down in three counts. Four sets of eight reps.

4 KETTLEBELL CLEAN

WITH OVERHEAD PRESS



With your feet shoulder-width apart and a 16-kilogram kettlebell on the ground in front of you, bend your knees, reach forward with your right hand, and grab the kettlebell. Hike the kettlebell back between your legs, stand straight up, and lift the kettlebell to your hips. Pause. Then bring the kettlebell to chest level, making sure to keep your elbow close to your body, before pressing it straight up overhead. Bring the kettlebell back to chest level and in one fluid motion, hike it back between your legs, close to the ground. Switch arms and repeat. Four sets of six reps.

THE MAYO CLINIC ON... SEX DRIVE

HOW TO LIVE, EAT, AND EXERCISE TO HAVE THE SEX LIFE THAT YOU WANT

Like colitus and cunnilingus, libido is a vaguely clinical term that no man should ever utter aloud (except, of course, in the public reading of erotic fiction, in which case, a little louder, please?) But a man's libido—his interest in and capacity for initiating, maintaining, and completing intercourse, i.e., his sex drive—is a direct reflection of his cardiovascular, hormonal, and mental health, and if you're not working to protect it, your sex life isn't the only thing that's going to suffer. Here's what to keep in mind:

> Hit the gym. Testosterone is essential to a strong sex drive, and weight-lifting workouts have been shown to boost your T. What's more: Allowing excess body fat to pile up not only suppresses testosterone levels but also triggers estrogen production.

> About that T. Start talking to your doctor about testosterone once you turn 30. That's when your body's natural testosterone level starts declining at a rate of about 1 percent every year, and factors such as lack of sleep and unlucky genetics will only speed up the process. If you've got low T (which is measured in nanograms

per deciliter, anything lower than 300 poses a potential problem), talk to your doctor about hormone-replacement therapy.

> For the last time: Try meditation. When you're stressed out or spinning in 12 different directions at once, your penis is usually last on the list of places that your body wants to pump blood to.

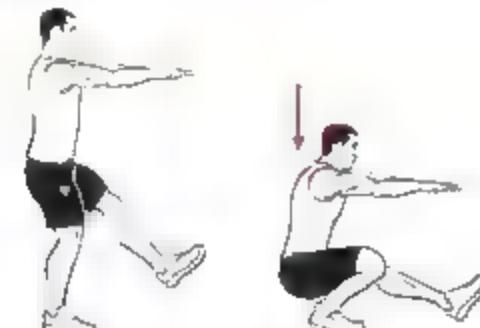
Clear your head through ten minutes of deep, mindful breathing every day, ridding it of relationship troubles, work bullshit, and money woes.

> Eat plenty of salmon. Because it's delicious, and because it contains arginine, an amino acid that helps promote a healthy circulatory system (and, by extension, a healthy sex drive), it's also found in red meat, oats, and walnuts. Herbal supplements and pharmaceuticals, meanwhile, make up a loosely regulated grab bag, so consult your doctor before doing any amateur dabbling.

BRADY LANGMANN

With thanks to the Mayo Clinic's Dr. Landon Trost, urologist surgeon and head of Male Infertility and Andrology, and Jordan Rallo, clinical health psychologist and certified sex therapist.

5 SINGLE-LEG PISTOL SQUAT



With your feet on the ground and your arms out in front, bend your right knee slightly, hinge your hips back, and raise your straightened left leg so that it forms a 45-degree angle with your body. Keeping your left leg straight and elevated, bend your right knee and lower your butt as far down into a squat as possible, counting to a 1-2-3 beat. Slowly return to a standing position. If this is too challenging at first, hold on to a pole or lean on a bench for support. Switch legs. Three sets.

AIRDYNE BIKE

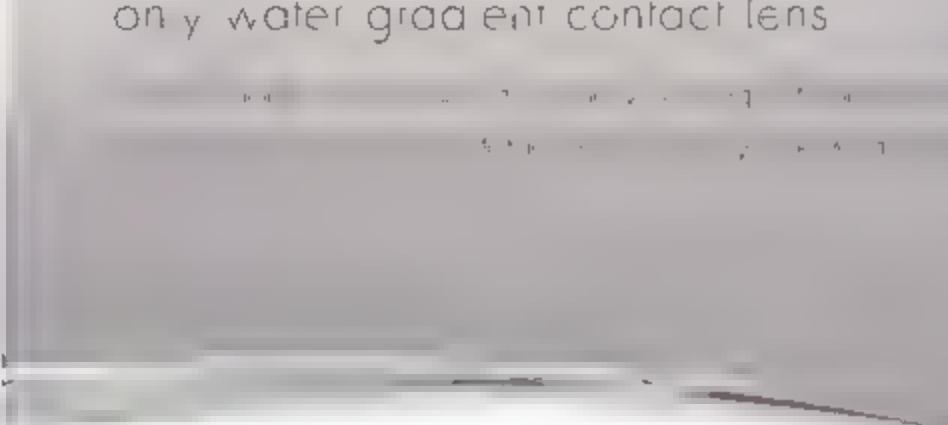


Most gyms have one. Set the pane to reverse the calorie count and begin with 15 calories going at a low effort. Increase the calorie burn in four increments of five as tolerance is built.

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References: 1. In a clinical study with 80 patients. Alcon data on file. 2014.

2. Alcon data on file. 2014.

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THE

MONEY

ISSUE

NEVER IN THE HISTORY OF COIN OR CURRENCY HAS THE WORD MEANT SO MANY different things to so many different people. Money is a paper bill in our pocket, a plastic card in our wallet, a constellation of code up in the cloud. It's a language we all speak (or try to speak), a problem we all have, a solution we all seek. It's the greatest cause of our comforts and the greatest source of our insecurities, and these days, even with unemployment bottoming out, wages gradually rising, and key economic indicators suggesting that predictions of imminent recession are greatly exaggerated, it's hard to say that anybody actually feels good about or truly understands the hows and whys of spending, saving, and investing money. Over the following pages, we offer investigations and experiments, practical advice and considered insights into the wide, weird, and ever-evolving world of money. Not business. Not finance. Not fiscal policy or macroeconomics or any of the hash slung in *The Art of the Deal*: money as a fact—if not the fact—of all our lives, and money as it's transforming before our very eyes. Where better to start than

Inside the Money Issue

How much is enough?
Pg. 92

Of bitcoin and the
Brothers Winklevoss.
Pg. 94

One man's adventure
in fast cash.
Pg. 102

Four men, four incomes,
four ways of life.
Pg. 108

Fifty things that
are worth the money.
Pg. 110

Effective altruism.
(It's a thing.)
Pg. 114

The low-key luxury
of Silicon Valley.
Pg. 116

Can \$25 million in the
bank buy happiness?
Pg. 128

PHOTOGRAPH BY ROBERT TRACHTENBERG



The New Rules of Personal Finance

BY ROBERT TRACHTENBERG

How to spend, save, invest, and not waste any of your hard-earned tender

PHOTOGRAPH BY Robert Trachtenberg

EIGHT WAYS TO SPEND MONEY NOW

Only two of which involve an actual wallet

Cash

Upside: Useful in cash-only restaurants. Good for tipping and gambling.
Downside: The paper stuff is filthy.

Credit Cards

Upside: Rewards programs. Built-in protection against loss or fraud.
Downside: Insidious interest rates on balances. A primary driver of personal debt.

Bitcoin

Upside: As far as untraceable value goes, it's无可匹敌. Good for international transactions and the odd bit of chicanery.
Downside: See page 94.

Venmo

Upside: This user-friendly digital wallet is compatible with both iOS and Android systems. Great for splitting dinner checks.
Downside: With only my vendor relationships, it's limited to transactions with friends and family.

PayPal

Upside: This Web and app-based system works with 179 million merchant accounts and individual users. It also protects every purchase against fraud.
Downside: Clunky user experience and interface.

Apple Pay

Upside: Easy to use. Widely accepted. Plus, Encryption and thumbprint technologies make it very, very secure. Take that, D.O.J.
Downside: Works only with select Apple products. Retailers like Walmart are working to thwart its growth.

Samsung Pay

Upside: Easy to use. Widely accepted. Plus, Thumbprint technology makes it very secure.
Downside: Works only on select Samsung Galaxy products.

Android Pay

Upside: Easy to use. Widely accepted.
Downside: Works only on Android phones. Also, Doesn't require a passcode or fingerprint scan to use so security can be an issue.

FEATURING
DAMN GOOD ADVICE
FROM:

PADDY HIRSCH

Contributing editor for *American Public Radio's Marketplace* and the creator and host of *Marketplace Whiteboard*, a video explainer of financial and economic terms.

ANDREW ROSS SORKIN

Financial columnist and editor for *The New York Times*; coauthor on *CNBC's Squawk Box*; cocreator and executive producer of Showtime's *Billions*.

JOSHUA SHEATS

Certified financial planner and host of the podcast *Radical Personal Finance*.

AND, OF COURSE,

WARREN BUFFETT

Investor oracle, America's rich uncle

How Money Makes Money

Three strategies for three levels of investors

BEGINNER

- > **Start with your company's 401(k).** At the very least, max out to company matching—that's free money. Consider going to the IRS contribution limit (currently \$18,000).
- > **Whether it's a retirement account—401(k) or Roth IRA—or a nonretirement account with a mutual fund, stick with an index fund that charges a low or no management fee.** Skip bonds and instead focus on high-growth equity markets.
- > **Forget about day-trading or investing in individual stocks**—managing those investments requires more time than you probably have to give it.

INTERMEDIATE

- > **Find an independent investment advisor** who's not aligned with any specific financial product or mutual fund—you can look for one at napfa.org.
- > **Think about diversification.** Ask about the right balance between bonds (less risky) and stocks (more risky). If you've got a big chunk of money to invest, ask about buying real estate. Ask about foreign stocks or annuities.
- > **If you're getting genuinely interested in this stuff, put a small amount of money into a trading account** on a no-fee platform like Robinhood but be prepared to lose this cash. Think of this as an educational venture.

ADVANCED

- > You've already got bonds that are going to give you a fixed income. You've already got stocks that pay out dividends every quarter. **Consider other revenue streams, like income from investment property.**
- > **Think about putting money into areas of the economy that are in play.** Consider real estate investment trusts (REITs), which can give you exposure to commercial real estate. Consider commodities, which you can invest in using exchange-traded funds; in fact, think about ETFs as a way into a variety of investing worlds that have hitherto been difficult for the ordinary investor to access, including foreign markets and global opportunities.

The Suggestion

YOU ARE YOUR OWN BEST INVESTMENT

Almost nobody gets rich by investing the way that financial advisors tell you to invest. (Financial advisors are good at giving advice to people who are already rich, or helping people achieve some kind of security in old age, but they don't know how to help people get rich.) Instead, the road to financial independence is much, much simpler. Make more money. And unless you want to take a risk and start your own business (that's not for everyone), you need to find a way to convince your employer to pay you more. The best way to do that is to invest in yourself and market your value in the marketplace and drive up your price.

First, you want to set aside \$1,000 and invest it in building up and enhancing your resume. If you're a highly skilled technical or professional worker, invest in more education, training, and certifications so you can stay in front of whatever's revolutionizing your industry. If you have a customer-facing job, invest in the tools of your personal appearance—a good suit or a decent haircut, properly fitting clothes that fit the image that

you need to present if you work in a trade, spend that cash to accumulate or upgrade equipment that helps you do better, faster work. The more you invest in yourself, the more money you'll eventually make on the back end.

Next, start marketing yourself. Forget about the one-page resume. Instead, build a personal website that showcases all your strengths and advantages, create a professionally focused Twitter feed or YouTube channel that reflects your interests and opinions on current events, do whatever you can to transform yourself from a no-name rank-and-file employee into a valued and valuable employee with a presence in the marketplace.

Step three: Go to your boss and explain why having undertaken steps one and two, you deserve more opportunities and a higher income. (He or she won't give it to you, go to your company's competitors.) It's only when you've become a specialized sought-after valuable resource in your industry that you finally get to write your ticket.

JOSH A SHEATS



THE LIGHTNING ROUND

WITH ANDREW ROSS SORKIN, OVERQUALIFIED EXPERT

Does carrying less cash have anything to do with how much I spend? Yes. Virtually every study says we spend more with credit cards than with cold hard cash.

Should I have some bitcoin?

Nah. I can't bet against Warren Buffett, who says "Stay away."

Should I feel as comfortable as I do spending money via apps connected to my bank accounts like Venmo or services like PayPal?

Having your credit card connected to one of these services is exponentially safer than connecting your bank account. If there is fraud on your account, which banks and credit-card companies will likely reverse, it feels much worse if there's literally less money in your bank account than a bigger bill on your credit card.

Is there a bank document that not enough people

read the fine print of?

If you're getting a new credit card with an ultra-low introductory rate, make sure you understand how quickly that rate can rise and how high.

You could later get nailed with a huge bill if you're not paying attention.

What am I doing wrong on my taxes?

Not taking every deduction you can. If your company has flexible-health-care and dependent-care benefits, tax-free savings programs that allow you to sock away cash each month to pay for health care and daycare or nannies—use them. Ditto for commuter benefits. Max out your 529 tax-deductible contributions for the kids. (All of this assumes you don't have a ton of debt. If you do, pay that off first, because that's probably costing you the most.)

What should I know, and take away, when I read in the news about the latest federal jobs report?

Everyone always focuses on the unemployment rate. The key figure is wage growth.



The Personal Stress Test

How well could you survive a worst-case scenario?

The average duration of unemployment (ADU) for men aged 25 to 44 is 7 months; for men 45 to 64, it's 9 months. National unemployment benefits average out to about \$1,200 a month (or \$300 a week). To determine whether you could weather a rough patch without going into debt, and assuming your severance is, in fact, something to sneeze at, perform the following calculations:

Determine the minimum amount of cash you will need to live on during your crisis
(Base your ADU on your age.)

YOUR ADU X (Monthly fixed costs)
1.25



Calculate the total amount of money you have to spend once you stop receiving your paycheck
(YOUR ADU X \$1,200) + Current balance of savings



If the final number of step two is larger than the final number of step one, you've passed!
If not, we'll start putting yourself on a more aggressive savings plan to pump up that cash cushion.



→ THE NEW RULES: The best kinds of debt: student loans, home mortgages. The worst kinds: credit cards and loan sharks (not necessarily in that

order). Pay off accordingly. • That said: Debt of any kind is the single biggest obstacle to financial independence and freedom. Borrow accordingly.



The Portable Buffett

What we learned from reading fifty years of Warren Buffett's annual letter to his shareholders.

ON THE NEAR TERM

"Successfully forecasting short term stock price movements is something we think neither we nor anyone else can do."

ON THE LONG TERM

"We can be very patient. (No matter how great the talent or effort, some things just take time; you can't produce a baby in one month by getting nine women pregnant.)"

ON BUYING IN BULK

"We try to avoid buying a little of this or that when we are only lukewarm about the business or its price. When we are convinced as to attractiveness, we buy in buying worthwhile amounts."

ON PERSONAL FINANCE

"A thirty-five year old could achieve regular annual increases in his total income without ever getting a pay increase... if he were willing to take only half of his paycheck in cash (his wage dividend) and consistently add the other half (his retained earnings) to a savings account."

ON THE MARKET

"Occasional outbreaks of those two super contagious diseases—fear and greed—will forever occur in the investment community. The timing of these epidemics will be unpredictable. And the market aberrations produced by them will be equally unpredictable both as to duration and degree. Therefore, we never try to anticipate the arrival or departure of either disease. Our goal is more modest. We simply attempt to be fearful when others are greedy and to be greedy only when others are fearful."

ON WHEN TO QUIT

"Should you find yourself in a chronically leaking boat, energy devoted to changing vessels is likely to be more productive than energy devoted to patching leaks."

—Compiled by Natasha Zerinsky

Insurance

THE COST-BENEFIT GUIDE TO COVERING YOUR ASS

BECAUSE NOT ALL INSURANCE IS EQUALLY NECESSARY

HEALTH INSURANCE

Need it? Yes. (Or pay a fine. Thanks, Obamacare!) **Agree to no deductible higher than:** N/A

Baseline coverage: High-deductible, so-called catastrophe insurance **Sweet spot:** If you're under forty and/or relatively healthy, a decent HMO plan (lower cost, less coverage, smaller network); if you're over forty and/or like going to the doctor, an EPO or a PPO (pricier, but more options and control)

Agree to no deductible higher than: \$1,300 **Oh, and:** If you opt for universal/whole life insurance (which has no expiration/renewal date, unlike term), you could borrow against it in an emergency for terms often more favorable than those for borrowing against a retirement account

AUTO INSURANCE

Need it? Only if you own and drive a car (So: yes.) **Agree to no deductible higher than:** \$1,300

Baseline coverage: Liability coverage (both property damage and bodily injury) to cover damage done to another car as well as to its passengers. (Make sure it matches the value of your assets. If it doesn't and you're responsible for another person's injuries, their lawyers could go after your personal assets to make up the difference.)

Sweet spot: Liability and collision coverage **Agree to no deductible higher than:** \$1,000. (The national average is \$500.)

Oh, and: Look at packaging your auto insurance with other kinds of insurance you might

INSURANCE YOU ALMOST NEVER NEED

CELL-PHONE INSURANCE

The fine print is brutal. And at \$7 or so a month plus the inevitable deductible? Forget it.

TRAVEL INSURANCE

Unless you're going to the back end of beyond and planning to do some crazy stuff while you're there.

RENTAL-CAR INSURANCE

Your credit-card company or your automobile policy probably covers it. (Check this. If not, get some.)

get from a single company. You can rack up significant savings by bundling.

DISABILITY INSURANCE

Need it? Not really, and your employer may already offer some kind of coverage.

Baseline coverage: Disability income insurance, with a minimum six weeks' salary to pay your bills.

Sweet spot: Same. (You can sign up for long-term, but it'll cost you.)

Agree to no deductible higher than: N/A

And don't forget: You've got three months' expenses in liquid savings, right?

LIFE INSURANCE

Need it? Only if you have dependents.

Baseline coverage: \$500,000 per child, \$500,000 for spouse

Sweet spot: Thirty-year term life insurance, and renegotiate coverage when you have fewer dependents.

Budgets

The Smaller Nut

What cutting your fixed costs will buy you over time

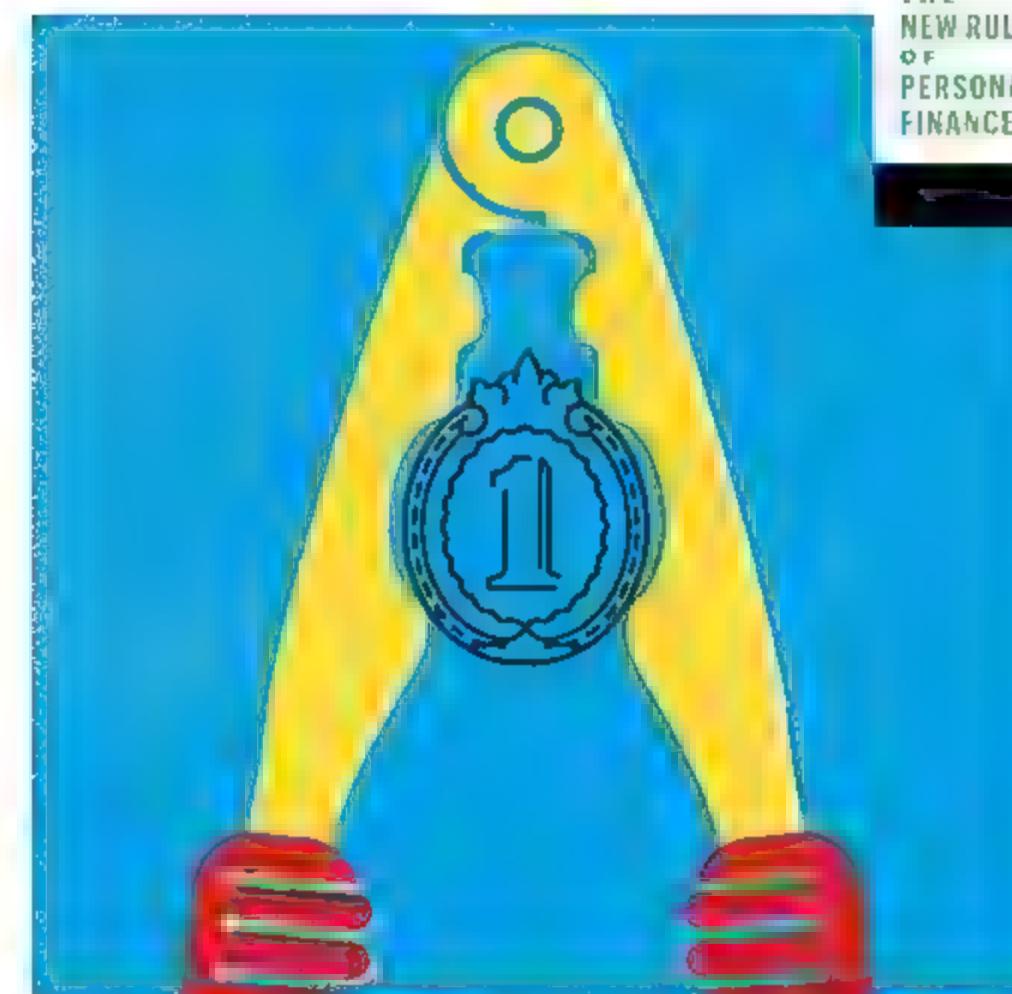
BY CHRIS JONES

→ You are about to hear financial advice from a man who once invested in a company that made pornographic gift wrap. (Don't do that; turns out even perverts use gift bags these days.) But I really do believe that what I'm about to tell you is correct and potentially life-changing: The key not only to financial security but to freedom is keeping your monthly nut as small as possible.

By nut, I mean the amount of money that you must earn to cover your routine, totally pleasure-free expenses—your mortgage or rent, car note, cable and phone bills, insurance. And by small, I mean you need to be ruthless about it. Like, your nut should be less than half your income. Shrink it to 25 percent and you're a bird

The money you'll save is as real as any you spend, and the businesses that you work with are likely as competitive as any other. My Canadian bank told me that the mortgage rate I'd targeted, 2.59 percent for a five-year fixed, was impossible until I threatened (nicely) to close all of my accounts. That saved us \$300 a month. The retention departments at cable companies apparently have been instructed to keep you from cutting your cord no matter what. Another \$40 trimmed there.

Being finer-eyed about those expenses can lead to positive life



changes far beyond your bank account. Dropping one cell phone and switching to a smaller, cheaper data plan for the other saved me \$110 a month, but hopefully it also means I will use my phone less and will be more thoughtful when I do. I was in such sloppy physical shape at thirty-two that I had to pay a 50 percent premium on my life insurance; at a fitter forty-two, I just locked in to a ten-year term at standard rates, saving me thousands even though I'm indisputably ten years closer to death.

The cumulative financial effects of nut reduction can be astounding. Like cutting soda from your diet, a few small changes can have significant long-term results. For you, that might mean more money to spend on things that actually make you feel good. For me, it means less money that I have to make, and therefore less work that I must do, to keep me and my family afloat. Forget the harsh lessons of porn. Small nuts mean happiness.

THE SUGGESTED ALLOCATIONS

Budgets are supposed to be painful. They're supposed to tighten and constrain, and they will only help you if they hurt at least a little. Here is the most efficient and enjoyable way to divvy up your take-home.

50%

Fun costs: Going out, eating out, traveling, clothes, charity.

40%

Fixed costs: Housing, utilities, groceries, transportation, taxes.



10%

No fun costs. Short term savings. Maintain a minimum of three months' fixed costs in a liquid, accessible account—not necessarily three months' salary. Once you've locked up that cash reserve, start funneling your savings into a retirement account.

→ THE NEW RULES: Deductibles are the insurance industry's way of saying, "Just kidding!" • Any time you're forced to break down

the cost of a potential purchase into seemingly acceptable everyday outlays, this costs only 345 cups of Starbucks! Just walk away.

Enough

How much does any one man need to retire with confidence?
BY MARK WARREN

→ **My parents bought the house** I grew up in for \$9,000. They got a thirty-year note. To them, that was a pretty heavy lift, what with six boys to feed, and every week my father would come in from work and sit at the kitchen table to go over his paycheck with my mother, who was the keeper of the budget. My dad worked at a plant on the Texas Gulf Coast making polyethylene and was the Cal Ripken of the graveyard shift. He would never pass up a chance at overtime, and it was in his sheer endurance that he found his meaning in life. Like a redneck Russian peasant, I didn't know it then, but without all of his overtime, we wouldn't have made it.

He would come in from work, unzip his coveralls down to the waist, and sit there in his undershirt, exhausted. You could see the weight on the guy's shoulders. There he is now, handing my mother his pay, looking at her hopefully. That piece of paper and the numbers etched on it, are the flimsy net under this high-wire act of raising a family on a laborer's wage. "This is wonderful," my mother says. "More than last time."

"Nothing to sneeze at," my father says.

Those discussions at the table constituted the sum total of the planning that my folks did for their future. The plant provided a pension, and there was Social Security, which had already lifted millions similarly situated from abject poverty, so James and Faye Warren felt that they would be all right, and when the overtime added up, my mother would put away fifty dollars for a rainy day. They were so intent on getting through the week or the month that

they never contemplated much deeper into the future than that. The last thing that would've occurred to them was—how much was enough? How much money would they need to survive?

Dad, what's your number?

"My what?" he would have said.

My father would work at the plant for twenty-eight years, pay off the house in twenty, retire, and then take out his pension in a single installment to invest—the princely sum of \$100,000. My mother, who'd had to get a job working at Sears, in the catalog department, to make ends meet, accrued another \$20,000 in pension. Together, the two children of the Depression had an absolute fortune.

It wasn't enough. They ran out of money.

Keeping reality at bay for as long as possible is the preferred retirement plan for most Americans, it turns out. That model is so prevalent that there exists something called the Transamerica Center for Retirement Studies, which conducts annual surveys to measure the magical thinking and lack of preparedness that currently has us in this fix. This year, 59 percent of Americans aged eighteen to sixty-five say that they are very confident they will retire comfortably. To be comfortable, half say that they'll need to have amassed a million dollars before they quit working. Another third say that they'll need two million. Never mind that last year the average American worker's retirement account had a balance of \$63,000, and for those baby boomers on the verge of

retirement, that amount is only marginally better, at \$132,000.

So most Americans are like my parents, sitting around the table, thoroughly and blissfully and disastrously clueless, believing in a certain degree of magic. (Or more likely, just too shot from the day's exertions to do anything else.) And believe me when I say that the apple didn't fall far from the tree. Like my father, I have worked at my present job for twenty-eight years. And like my father, my company has a pension (look it up, kids, that's a thing that used to exist), for the oldsters, anyway. Unlike him, though, I live in the most expensive city in the country. Unlike him, I won't be able to count on Social Security for any meaningful income. And unlike him, I have the luxury of a guilt so highly developed and well informed by thirty years of indoctrination by the fear industry—advertising from John Hancock, Prudential, T. Rowe Price, et al—which works so hard on the conscience if one isn't thinking constantly of one's number, that even though I have long since stopped listening to its entreaties ("When Life Comes, Be Prepared for It"), I still feel guilty about the likelihood that, no, I am not at all prepared for life when it comes. Do you have any idea how hard it is to resist the full opprobrium of the advertising industrial complex? I have tried not to watch the ads, mind you, but from what I gather, they're saying that I am a bad father, and that I'm probably not much of a husband, either. Finally, I can't take it anymore. I break down and call a large, prominent financial-services conglomerate. "What's my number?" I ask them. "And why is that even necessary?"

The nice man welcomes me into his office, prepared not so much to tell me my number as to convince me that having a financial advisor along for the whole volatile ride, setting achievable goals and adjusting them as things change, is much more to the point. Numbers change, he says. If you move to another city, if you get fired, sell that screenplay, contract a disabling disease, find yourself sending a kid to Swarthmore. Numbers are imponderable, intangible. Some people's identity is wrapped up in the ability to spend extravagantly, so they have to punch the clock for more years than simple folk. We are talking about the very essence of life here, changing based upon the dictates of free will, the human conscience, and the fresh heel of every new day. Do I plan on staying put and paying off my apartment? Do I have an IRA? Would I like to start one?

I decline his services because I already have a money guy. I call my man Dennis Beasley, of Long Island. Beasley, who I imagine looks something like the lost member of Def Leppard, has consulted on my family's vast holdings for a decade. "So Beasley," I say to him. "What's my number? The fear industry says that everybody has a number, and they're totally bumming me out. Should I be bummed out?"

"Everybody's number is different," Beasley says. "And it changes."

You've got to look at rate of return, the inflation rate...if you had looked at your number fifteen years ago, you would have easily looked at a rate of return of 8.5, 9 percent, and an inflation rate of 3.5 or 4 percent. Those numbers are completely out the window now.

"People need to find somebody to guide them through this. But be careful: A broker follows something called a suitability standard, which means that they need not place the client's best interests first all of the time. A fiduciary, though, is required to put the client's best interests first and to consider costs to the client. A fiduciary is a full partner, on your side of the table all the time. People didn't use to have to consider these things."

Used to be, your employer would put away money for you, invest it over time, and it would grow into a pile of money for you. It wasn't exactly planning, but hey, it wasn't so stressful, either."

"Yeah, my parents ran out of money that way."

"Well, that's the risk. And your parents counted on Social Security. In 2017, the disability portion is going to be bankrupt, and once 2018 hits, the government is actually going to have to start issuing debt to pay benefits, which has never been done before. So in helping people plan, I factor in the benefit in today's dollars but don't inflate it, because you just don't know what's going to

happen. Now, with the 401(k)s, everybody is creating their own retirement. Except not enough people are doing it. Or they see that as easy money to tap into, which messes everything up. Don't do that."

"I won't. But how much do I need?"

"Well, it depends. How old are your parents?"

"My father lived to be ninety. My mother is ninety-three..."

"Whoa! Whoa! Okay, okay, okay. Yeah, you're gonna have to plan on living until a hundred. You don't want to plan for eighty-five and then be like, whoops. And let's assume for now that you aren't going anywhere. Let's say that you'll need 80 to 90 percent of your income until you pay off your apartment, and then you'll scale down from there, depending on how you adjust."

The sheer unpredictability of life, with all its moving parts, hopes, dreams, sick parents, and tweens, gives the lie—well, if not the lie, then the habitation—to the very idea of my number, or yours. Especially when any rate of return considered alone is meaningless, given that it is the compound annual growth rate, or your money's ability to earn money over time, that really counts. Life is not a fixed point but a moving target. But: How much is enough? What's my number?

A lot, that's my number. Find yourself a rabbi, friends, like my man Beasley. Pay attention. Start early and save long, because the early dollars have more time to compound than the late dollars. You'll know what your number is when you're dead. Because ultimately that's the only number that's certain. And there really is no mistaking it once it's up. ↗

Keeping reality at bay for as long as possible is the preferred retirement plan for most Americans, it turns out.

SO YOU WANT TO SAVE A MILLION DOLLARS...

How to do it: Start by socking away 10 percent of your income in a fairly typical, fairly conservative indexed mutual fund, and then increase that number over the years. Aim for 20 percent by the time you're forty—or about

\$12,000 a year for thirty years at a 7 percent rate of return—and you'll get there easy.

What it'll do for you: Dividends paid out will bring you an annual income stream of about 4 percent—or about \$34,000 after capital gains

taxes. Then you'll want to account for Social Security—and you'll get there easy.

What it'll do for you: Dividends paid out will bring you an annual income stream of about 4 percent—or about \$34,000 after capital gains

a month for \$23,400 from the government if your spouse works, double that if you can't support yourself, and perhaps a spouse or a \$60,000 a year—that's fine—start saving more. But as a baseline goal, you could do a lot worse.

Boats: Better to have a friend with a boat than to own one of your own. We've said it before, we'll say it again: It's only money.

→ THE NEW RULES: Cars: Better to buy used than lease new. Homes: Better to sign up for a thirty-year fixed than for any kind of ARM.



Would You Guys with Trust These Your Money?

The Winklevoss twins—yes, those twins, Olympic rowers, the ones who sued Mark Zuckerberg to the tune of \$65 million over Facebook, then sued him again—are making their biggest gamble yet: to clean up, legitimize, and reinvent bitcoin, so that they can recoin themselves.

Colum McCann

PHOTOGRAPH BY Gillian Laub

→ EVERY IDEA NEEDS A FACE. EVEN IF THE FACES are illusory simplifications. The country you get is the president you get. The Yankees you get is the shortstop you get. Apple needed Jobs. ISIS needs al-Baghdadi. The moon shot belongs to Bezos. There's nothing under the Facebook sun that doesn't come back to Zuckerberg.

But there is, as yet, no face behind the bitcoin curtain. It's the currency you've heard about but haven't been able to

understand. Still to this day nobody knows who created it. For most people, it has something to do with programmable cash and algorithms and the deep space of mathematics, but it also has something to do with heroin and barbiturates and the sex trade and bankruptcies, too. It has no face because it doesn't seem tangible or real. We might align it with an anarchist's riot mask or a highly conceptualized question mark, but those images truncate its reality. Certain economists say

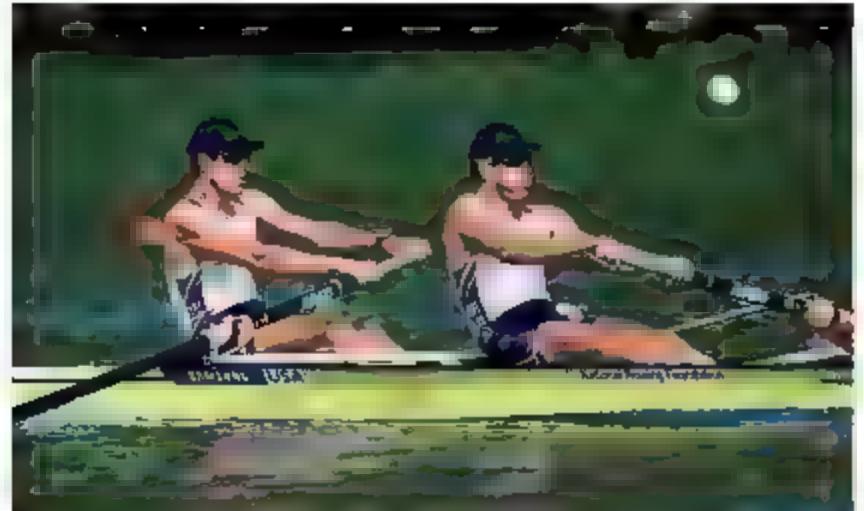


it's as important as the birth of the Internet, that it's like discovering ice. Others are sure that it's doomed to melt. In the political sphere, it is the darling of the cypherpunks and libertarians. When they're not busy ignoring it, it scares the living shit out of the big banks and credit-card companies.

It sparked to life in 2008—when all the financial world prepared for itself the articulate noose—and it knocked on the door like some inconvenient relative arriving at the dinner party in muddy shoes and a knit hat. Fierce ideological battles are currently being waged among the people who own and shepherd the currency. Some shout, *Ponzi scheme*. Some shout, *Gold dust*. Bitcoin alone is worth billions of dollars, but the computational structure behind it—its blockchain and its sidechains—could become the absolute underpinning of the world's financial structure for decades to come.

What bitcoin has needed for years is a face to legitimize it, sanctify it, make it palpable to all the naysayers. But it has no Larry Ellison, no Elon Musk, no noticeable visionaries either with or without the truth. There's a lot of ideology at stake. A lot of principle and dogma and creed. And an awful lot of cash, too.

At 6:00 on a Wednesday winter morning, three months after launching Gemini, their bitcoin exchange, Tyler and Cameron Winklevoss step out onto Broadway in New York, wearing the same make of sneakers, the same type of shorts, their baseball caps turned backward. They don't quite fall into the absolute caricature of twindom. They wear different-colored tops. Still, it's



difficult to tell them apart, where Tyler ends and Cameron begins. Their faces are sculpted from another era, as if they had stepped from the ruin of one of Gatsby's parties. Their eyes are quick and seldom land on anything for long. Now thirty-four, there is something boyishly earnest about them as they jog down Prince Street, braiding in and out of each other, taking turns talking, as if they were working in shifts, drafting off each other.

Forget, for a moment, the four things the Winklevosses are most known for: suing Mark Zuckerberg, their portrayal in *The Social Network*, rowing in the Beijing Olympics, and their overwhelming public twinness. Because the Winklevoss brothers are betting just about everything—including their past—on a fifth thing: They want to shake the soul of money out.

AT THE DEEP END OF THEIR LIVES THEY ARE ATHLETES. Rowers. Full stop. And the thing about rowing—which might also be the thing about bitcoin—is that it's just about impossible to get your brain around its complexity. Everyone thinks you're going to a picnic. They have this notion you're out catching butterflies. They might ask you, if you've got your little boater's hat ready. But it's not like that at all. You're fifteen years old. You rise in the dark. You drag your carcass along the railroad tracks before dawn. The boathouse keys are cold to the touch. You undo the ropes. You carry a shell down to the river. The carbon fiber rips at your hands. You place the boat in the water. You slip the oars in the locks. You wait for your coach. Nothing more than a thumb of light in the sky. It's still cold and the river stinks. That heron hasn't moved since yesterday. You hear Coach's voice before you see him. On you go, lads. You start at a dead sprint. The left rib's a little sore, but you don't say a thing. You are all power and no weight. The first push to pull in the water is a ripping surprise.

From the legs first. Through the whole body. The arc. Atomic balance. A calm waiting for the burst. Your chest burns, your thighs scald, your brain blanks. It feels as if your rib cage might shatter. You are stillness exploding. You catch the water almost without breaking the surface. Coach says something about the pole vault. You like him. You really do. That brogue of his. Lads this, lads that. Fire. Stamina. Pain. After two dozen strokes, it already feels like you're hitting the wall. All that glycogen gone. Nobody knows. Nobody. They can't even

Nine months after Armie Hammer briefly portrayed them as the brutes of bloods in *The Social Network* (below), the Winklevoss twins were back out on the water at the World Rowing Cup. Bottom left: Giving test mony on bitcoin icons hang before the New York State Department of Financial Services in 2014.



pronounce it. *Rowing. Ro-wing. Roh-ing.* You push again, then pull. You feel as if you are breaking branch after branch off the bottom of your feet. You don't rock. You don't jolt. Keep it steady. Left, right, left, right. The heron stays still. This river. You see it every day. Nothing behind you. Everything in front. You cross the line. You know the exact tree. Your chest explodes. Your knees are trembling. This is the way the world will end, not with a whimper but a bang. You lean over the side of the boat. Up it comes, the breakfast you almost didn't have. A sign of respect to the river. You lay back. Ah, blue sky. Some cloud. Some gray. Do it again, lads. Yes, sir. You row so hard you puke it up once more. And here comes the heron, it's moving now, over the water, here it comes, look at that thing glide.

THERE'S PLENTY OF GIN AND BEER AND WHISKEY IN THE Harrison Room in downtown Manhattan, but the Winklevoss brothers sip Coca-Cola. The room, one of many in the newly renovated Pier A restaurant, is all mahogany and lamplight. It is, in essence, a floating bar, jutting four hundred feet out into the Hudson River. From the window you can see the Statue of Liberty. It feels entirely like their sort of room, a Jazz Age expectation hovering around their initial appearance—tall, imposing, the hair mannered, the collars of their shirts slightly tilted—but then they just slide into their seats, tentative, polite, even introverted.

They came here by subway early on a Friday evening, and they lean back in their seats, a little wary, their eyes busy—as if they want to look beyond the rehearsal of their words.

They had the curse of privilege, but, as they're keen to note, a curse that was earned. Their father worked to pay his way at a tiny college in backwoods Pennsylvania coal country. He escaped the small mining town and made it all the way to a professorship at Wharton. He founded his own company and eventually created the comfortable upper-middle-class family that came with it. They were raised in Greenwich, Connecticut, the most housebroken town on the planet. They might have looked like the others in their ZIP code, and dressed like them, spoke like them, but they didn't quite feel like them. Some nagging feeling—close to anger, close to fear—lodged itself beneath their shoulders, not quite a chip but an ache. They wanted Harvard but weren't quite sure what could get them there. "You have to be basically the best in the world at something if you're coming from Greenwich," says Tyler. "Otherwise it's like, great, you have a 1600 SAT, you and ten thousand others, so what?"

The rowing was a means to an end, but there was also something about the boat that they felt allowed another balance between them. They pulled their way through high school, Cameron on the port-side oar, Tyler on the starboard. They got to Harvard. The Square was theirs. They rowed their way to the national championships—twice. They went to Oxford. They competed in the Beijing Olympics. They sucked up the smog. They came in sixth place. The cameras loved them. Girls, too. They were so American, sandy haired, blue-eyed, they could have been cast in a John Cougar Melencamp song.

It might all have been so clean-cut and whitebread except for the fact that—at one of the turns in the river—they got involved in the most public brawl in the whole of the Internet's nascent history.

They don't talk about it much anymore, but they know that it still defines them, not so much in their own minds but in the minds of others. The story seems simple on one level, but nothing is ever simple, not even simplification. Theirs was the

original idea for the first social network, Harvard Connection. They hired Mark Zuckerberg to build it. Instead he went off and created Facebook. They sued him. They settled for \$65 million. It was a world of public spats and private anguish. Rumors and recriminations. A few years later, dusty old pre-Facebook text messages were leaked online by Silicon Alley Insider. "Yeah, I'm going to fuck them," wrote Zuckerberg to a friend. "Probably in the ear." The twins got their money, but then they believed they were duped again by an unfairly low evaluation of their stock. They began a second round of lawsuits for \$180 million. There was even talk about the Supreme Court. It reeked of opportunism. But they wouldn't let it go. In interviews, they came across as insolent and splenetic, tossing their rattles out of the pram. It wasn't about the money, they said at the time, it was about fairness, reality justice. Most people thought it was about some further agile fuckery, this time in Zuckerberg's ear.

There are many ways to tell the story, but perhaps the most penetrating version is that they weren't screwed so much by Zuckerberg as they were by their eventual portrayal in the film version of their lives. They appeared querulous and sulky, exactly the type of characters that America, peeling off the third-degree burns of the great recession, needed to hate. While the rest of the country worried about mounting debt and vanishing jobs, they were out there drinking champagne from, at the very least, Manolo stilettos. The truth would never get in the way of a good story. In Aaron Sorkin's world, and on just about every Web site, the blueblood trust fund boys got what was coming to them. And the best thing now was for them to take their Facebook money and turn the corner, quickly, away, down toward whatever river would whisk them away.

When the twins are questioned about those times now, they lean back a little in their seats, as if they've just lost a long race, a little perplexed that they came off as the victims of Hollywood's ability to throw an image, while the whole rip-roaring regatta still goes on behind them. "They put us in a box," says Cameron, "caricatured to a point where we didn't really exist." He glances around the bar, drums his finger against the glass. "That's fair enough. I understand that impulse." They smart a little when they hear Zuckerberg's name. "I don't think Mark liked being called an asshole," says Tyler, with a flick of bluster in his eyes, but then he catches himself. "You know, maybe Mark doesn't care. He's a bit of a statesman now, out there connecting the world. I have nothing against him. He's a smart guy."

These are men who've been taught, or have finally taught themselves, to tell their story rather than be told by it. But underneath the calm—just like underneath the boat—one can sense the churn.

They say the word *athletes* as if it were a country where pain is the passport. One of the things the brothers mention over and over again is that you can spontaneously crack a rib while rowing, just from the sheer exertion of the muscles hauling on the rib cage.

Along came bitcoin.

AT ITS MOST ELEMENTAL BITCOIN IS A VIRTUAL currency. It's the sort of thing a five-year-old can understand. It's just e-cash, Mom—until he reaches eighteen and he begins to question the deep future of what money really means. It is a currency without government. It doesn't need a banker. It doesn't need a bank. It doesn't even need a brick to be built upon. Its supporters say that it bypasses the Man. It is less than a decade old and it has already come through its own Wild West, a story rooted

in uncharted digital territory, up from the dust, an evening redness in the arithmetical West

Bitcoin appeared in 2008—westward ho!—a little dot on the horizon of the Internet. It was the brainchild of a computer scientist named Satoshi Nakamoto. The first sting in the tale is that—to this very day—nobody knows who Nakamoto is, where he lives, or how much of his own invention he actually owns. He could be Californian, he could be Australian; he could even be a European conglomerate, but it doesn't really matter, since what he created was a cryptographic system that is borderless and supposedly unbreakable.

In the beginning the currency was ridiculed and scorned. It was money created from ones and zeros. You either bought it or you had to "mine" for it. If you were mining, your computer was your shovel. Any nerd could do it. You keyed your way in. By using your computer to help check and confirm the bitcoin transactions of others, you made coin. Everyone in this together. The computer heated up and mined, down down down, into the mathematical ground, lifting up numbers, making and breaking camp every hour or so until you had your saddlebags full of virtual coin. It all seemed a bit of a lark at first. No sheriff, no deputy, no central bank. The only saloon was a geeky chat room where a few dozen bitcoiners gathered to chew data.

Lest we forget, money was filthy in 2008.

The collapse was coming. The banks were shorting out. The real estate market was a confederacy of dunces. Bernie Madoff's shadow loomed. Occupy was on the horizon. And all those Wall Street yahoos were beginning to squirm.

Along came bitcoin like some Jesse James of the financial imagination. It was the biggest disruption of money since coins. Here was an idea that could revolutionize the financial world. A communal articulation of a new era. Fuck American Express. Fuck Western Union. Fuck Visa. Fuck the Fed. Fuck the Treasury. Fuck the deregulated thievery of the twenty-first century.

To the earliest settlers, bitcoin suggested a moral way out. It was a money created from the ground up, a currency of the people, by the people, for the people, with all government control extinguished. It was built on a solid base of blockchain technology where everyone participated in the protection of the code. It attracted anarchists, libertarians, whistle blowers, cypherpunks, economists, extropians, geeks, upstairs, downstairs, left-

"The key is that people aren't going to know that they're using bitcoin. It's going to be there, but it's not going to be exposed to the end user."

T. WINKLEVOSS

"We're only at the beginning of this. People have to start realizing that money is just a fiction, an idea."

G. WINKLEVOSS



wing, right-wing. Sure, it could be used by businesses and corporations, but it could also be used by poor people and immigrants to send money home, instantly, honestly, anonymously, without charge, with a click of the keyboard. Everyone in the world had access to your transaction, but nobody had to know your name. It bypassed the suits. All you needed to move money was a phone or a computer. It was freedom of economic action, a sort of anarchy at its democratic best, no rulers, just rules.

Bitcoin, to the original explorers, was a safe pass through the government-occupied valleys. Those assholes were up there in the hills, but they didn't have any scopes on their rifles, and besides, bitcoin went through in communal wagons at night.

Ordinary punters took a shot. Businesses, too. You could buy silk ties in Paris without any extra bank charges. You could protect your money in Buenos Aires without fear of a government grab.

But freedom can corrupt as surely as power. It was soon the currency that paid for everything illegal under the sun, the go-to

money of the darknet. The westward ho' became the outlaw territory of Silk Road and beyond. Heroin through the mail. Cocaine at your doorstep. Child porn at a click. What better way for terrorists to ship money across the world than through a network of anonymous computers? Hezbollah, the Taliban, the Mexican cartels. In Central America, kidnappers began demanding ransom in bitcoin. There was no need for the cash to be stashed under a park bench anymore. Now everything could travel down the wire. Grab, gag, and collect. Uranium could be paid for in bitcoin. People, too. The sex trade was turned on. It was a perfect currency for Madame X. For the online gambling sites. Bitcoin was pure jackpot.

For a while, things got very shady indeed. Over a couple years, the rate pinballed between \$10 and \$1,200 per bitcoin, causing massive waves and troughs of online panic and greed. (In recent times, it has begun to stabilize between \$350 and \$450.) In 2014, it was revealed that hackers had gotten into the hot wallet of Mt. Gox, a bitcoin exchange based in Tokyo. A total of 850,000 coins

pickaxes and shovels he could find, filled a quinine bottle with gold dust, and went to San Francisco. Word went around like a prayer in a flash flood: gold! gold! gold! Brannan didn't wildcat for gold himself, but at the peak of the rush he was flogging \$5,000 worth of shovels a day—that's \$155,000 today—and went on to become the wealthiest man in California, alongside the Wells Fargo crew, Levi Strauss, and the Studebaker family who sold wheelbarrows.

If you comb back through the Winklevoss family, you will find a great-grandfather and a great-great-grandfather who knew a thing or two about digging. They worked side by side in the coal mines of Pennsylvania. They didn't go west and they didn't get rich, but maybe the lesson became part of their DNA. Sometimes it's the man who sells the shovels who ends up hitting gold.

Like it or not—and many people don't like it—the Winklevoss brothers are shaping up to be the Samuel Brannans of the bitcoin world.

were "lost," at an estimated value of almost half a billion dollars. The founder of Silk Road, Ross William Ulbricht (known as "Dread Pirate Roberts"), got himself a four-by-six room in a federal penitentiary for life, not to mention pending charges for murder-for-hire in Maryland.

Everyone thought that bitcoin was the problem. The fact of the matter was, as it so often is, human nature was the problem. Money means desire. Desire means temptation. Temptation means that people get hurt.

DURING THE FIRST GOLD RUSH in the late 1840s, the belief was that all you needed was a pan and a decent pair of boots and a good dose of nerve and you could go out and make yourself a riverbed millionaire. Even Jack London later fell for the lure of it alongside thousands of others. the western test of manhood and the promise of wealth. What they soon found out was that a single egg could cost twenty-five of today's dollars, a pound of coffee went for a hundred, and a night in a whorehouse could set you back \$6,000.

A few miners hit pay dirt, but what most ended up with for their troubles was a busted body and a nasty dose of syphilis.

The gold was discovered on the property of John Sutter in Sacramento, but the one who made the real cash was a neighboring merchant, Samuel Brannan. When Brannan heard the news of the gold nuggets, he bought up all the

THEY HEARD ABOUT IT FIRST POOLSIDE in Ibiza, Spain. Later it would play into the idea of ease and privilege: umbrella drinks and girls in bikinis. But if the creation myth was going to be flippant, the talk was serious. "I'd say we were cautious, but we were definitely intrigued," says Cameron. They went back home to New York and began to read. There was something about it that got under their skin. "We knew that money had been so broken and inefficient for years," says Tyler, "so bitcoin appealed to us right away."

They speak in braided sentences, catching each other, reassuring themselves, tightening each other's ideas. They don't quite want to say that bitcoin looked like something that might be redemptive—after all, they, like everyone else, were looking to make money, lots of it, Olympic-sized amounts—but they say that it did strike an idealistic chord inside them. They certainly wouldn't be cozying up to the anarchists anytime soon, but this was a global currency that, despite its uncertainties, seemed to present a solution to some of the world's more pressing problems. "It was borderless, instantaneous, irreversible, decentralized, with virtually no transaction costs," says Tyler. It could possibly cut the banks out, and it might even take the knees out from under the credit-card companies. Not only that, but the price, at just under ten dollars per coin, was in their estimation low, very low. They began to snap it up.

They were aware, even at the beginning, that they might, once again, be called Johnny come-latelies, just hopping blithely on the bandwagon—it was 2012, already four years into the birth of the currency—but they went ahead anyway, power ten. Within a short time they'd spent \$11 million buying up a whopping 1 percent of the world's bitcoin, a position they kept up as more bitcoins were mined, making their 1 percent holding today worth about \$66 million.

But bitcoin was flammable. The brothers felt the burn quickly. Their next significant investment came later that year, when they gave \$1.5 million in venture funding to a nascent exchange called BitInstant. Within a year the CEO was arrested for laundering drug money through the exchange.

So what were a pair of smart, clean-cut Olympic rowers doing hanging around the edges of something so apparently shady, and what, if anything, were they going to do about it?

They mightn't have thought of it this way, but there was something of the sheriff striding into town, the one with the swagger and the scar, glancing up at the balconies as he comes down Main Street, all tumbleweeds and broken pianos. This place was a dump in most people's eyes, but the sheriff glimpsed his last best shot at finally getting the respect he deserves.

THE MONEY SHOT: A GOOD STROKE WILL CATCH THE water almost without breaking its seal. You stir without rippling. Your silence is sinewy. There's muscle in that calm. The violence catches underneath, thrusts the boat along. Stroke after stroke. Just

HOW TO MINE BITCOIN

Because bitcoin is an invisible currency with no central bank or government to regulate it, bitcoin users put their faith in a complex system of decentralized oversight called mining.

Anyone can join the workforce of miners who use mathematical equations to verify individual transactions—ensuring, in effect, that no one tries to spend the same bitcoin more than once. After a transaction has checked out, miners translate it into a short, unique code and bundle it with hundreds of other transactions into a block. A long chain of these blocks, known

as you guessed it the blockchain acts as a kind of public ledger that anyone in the network can access, like a crowd-sourced regulatory structure.

The mining community is not expected to do this labor without incentive, of course. For every block of transactions verified, the miner receives the transaction fees paid by the customer, as well as a set amount of freshly minted coins.

But before you run for a pencil and paper, you should know that bitcoin mining isn't exactly high school algebra. You'll at least need an application-specific integrated circuit (ASIC) that plugs into your computer to get going. (*“Lose you yet?”*) This can come in the form of a hundred-dollar USB device that can make a penny a day (or less) or a heavier processor that will cost about a grand and mine about half a bitcoin per month. Big mining farms, which can rake in millions of dollars a month, use massive networks of cooled machines and can compute thousands of trillions of calculations per second.

So if you've got seed funding to spare and a boatload of cheap electricity then by all means, go forth and mine.

JULIA BLACK

keep going. Today's truth dies tomorrow. What you have to do is elemental enough. You row without looking behind you. You keep the others in front of you. As long as you can see what they're doing, it's all in your hands. You are there to out-pain them. Doesn't matter who they are, where they come from, how they got here. Know your enemy through yourself. Push through toward pull. Find the still point of this pain. Cut a melody in the disk of your flesh. The only terror comes when they pass you—if they ever pass you.

THERE ARE NO SUITS OR TIES BUT THERE IS A WHITE hum in the offices of Gemini in the Flatiron District. The air feels as if it has been brushed clean. There is something so everywhere about the place. Ergonomic chairs. iPhone portals. Rows of flickering computers. Not so much a hush around the room as a quiet expectation. Eight, nine people. Programmers, analysts, assistants. Other employees—teammates, they call them—dialing in from Portland, Oregon, and beyond.

The brothers fire up the room when they walk inside. A fist pump here, a shoulder touch there. At the same time, there is something almost shy about them. Apart, they seem like casual visitors to the space they inhabit. It is when they're together that they feel fully shaped. One can't imagine them being apart from each other for very long.

They move from desk to desk. The price goes up, the price goes

down. The phones ring. The e-mails beep. Customer-service calls. Questions about fees. Inquiries about tax structures.

Gemini was started in late 2015 as a next generation bitcoin exchange. It is not the first such exchange in the world by any means, but it is one of the most watched. The company is designed with ordinary investors in mind, maybe a hedge fund, maybe a bank; all those people who used to be confused or even terrified by the word *bitcoin*. It is insured. It is clean. What's so fascinating about this venture is that the brothers are risking themselves by trying to eliminate risk, keeping the boat steady and exploding through it at the same time.

For the past couple years, the Winklevosses have worked closely with just about every compliance agency imaginable. They ticked off all the regulatory boxes. Essentially they wanted to ease all the Debting Thomases. They put regulatory frameworks in place. Security and bankability and insurance were their highest objectives. Nobody was going to be able to blow open the safe. They wanted to soothe all the appetites for risk. They told *Bitcoin Magazine* they were asking for "permission, not forgiveness."

This is where bitcoin can become normal—that is, if you want bitcoin to be normal.

JUST A MILE OR TWO DOWN THE ROAD, IN SOHO, A HALF dozen bitcoiners gather at a meetup. The room is scruffy, small, boxy. A half mannequin is propped on a table, a scarf draped around it. It's the sort of place that twenty years ago would have been full of cigarette smoke. There's a bit of Allen Ginsberg here, a touch of Emma Goldman, a lot of Zuccotti Park. The wine is free and the talk is loose. These are the true believers. They see bitcoin in its clearest possible philosophical terms—the frictionless currency of the people, changing the way people move money around the world, bypassing the banks, disrupting the status quo.

A comedy show is being run out in the backyard. A scruffy young man wanders in and out, announcing over and over again that he is half baked. A well dressed Asian girl sidles up to the bar. She looks like she's just stepped out of an NYU business class. She's interested in discovering what bitcoin is. She is regaled by a series of convivial answers. The bartender tells her that bitcoin is a remaking of the prevailing power structures. The girl asks for another glass of wine. The bartender adds that bitcoin is democracy, pure and straight. She nods and tells him that the wine tastes like cooking oil. He laughs and says it wasn't bought with bitcoin. "I don't get it," she says. And so the evening goes, presided over by Margaux Avedisian, who describes herself as the queen of bitcoin. Avedisian, a digital-currency consultant of Armenian descent, is involved in several high-level bitcoin projects. She has appeared in documentaries and on numerous panels. She is smart, sassy, articulate.

When the talk turns to the Winklevoss brothers, the bar turns dark. Someone, somewhere, reaches up to take all the oxygen out of the air. Avedisian leans forward on the counter, her eyes shining, delightful, raged.

"The Winklevoss are not the face of bitcoin," she says. "They're jokes. They don't know what they're saying. Nobody in our community respects them. They're so one-note. If you look at their exchange, they have no real volume, they never will. They keep throwing money at different things. Nobody cares. They're not part of us. They're just hangers-on."

"Ah, they're just assholes," the bartender chimes in.

"What they want to do," says Avedisian, "is monetize bitcoin, make it into something entirely vapid. They have no clue."

The Asian girl leaves without drinking her third glass of free wine. She's got a toter in her step. She doesn't quite get the future of money, but then again maybe very few in the world do.

THE FUTURE OF MONEY MIGHT LOOK LIKE THIS. You're standing on Oxford Street in London in winter. You think about how you want to get to Charing Cross Road. The thought triggers itself through electrical signals into the chip embedded in your wrist. Within a moment, a driverless car pulls up on the sensor-equipped road. The door opens. You hop in. The car says hello. You tell it to shut up. It does. It already knows where you want to go. It turns onto Regent Street. You think, *A little more air-conditioning, please*. The vents blow. You think, *Go a little faster, please*. The pace picks up. You think, *This traffic is too heavy, use Quick!* The car swings down Glasshouse Street. You think, *Pay the car in front to get out of my way*. It does. You think, *Unlock access to a shortcut*. The car turns down Sherwood Street to Shaftsbury Avenue. You pull in to Charing Cross. You hop out. The car says goodbye. You tell it to shut up again. You run for the train and the computer chip in your wrist pays for the quiet car ticket for the way home.

All of these transactions—the air-conditioning, the pace, the shortcut, the bribe to get out of the way, the quick lanes, the ride itself, the train, maybe even the "shut up"—will cost money. As far as crypto-currency enthusiasts think, it will be paid for without coins, without phones, without glass screens, just the money coming in and going out of your preprogrammed wallet embedded beneath your skin.

The Winklevosses are betting that the money will be bitcoin. And that those coins will flow through high-end, corporate-run exchanges like Gemini rather than smoky SoHo dives.

Cameron leans across a table in a New York diner, the sort of place where you might want to polish your fork just in case, and says "The future is here, it's just not evenly distributed yet." He can't remember whom the quote belongs to, but he freely acknowledges that it's not his own. Theirs is a truculent but generous intelligence, capable of surprise and turn at the oddest of moments. They talk meditation, they talk economics, they talk Van Halen, they talk, yes, William Gibson, but everything comes around again to bitcoin.

"The key to all this is that people aren't even going to know that they're using bitcoin," says Tyler. "It's going to be there, but it's not going to be exposed to the end user. Bitcoin is going to be the rails that underpin our payment systems. It's just like an IP address. We don't log on to a series of numbers, 115.425.5 or whatever. No, we log on to Google.com. In the same way, bitcoin is going to be disguised. There will be a body kit that makes it user-friendly. That's what makes bitcoin a kick-ass currency."

Any fool can send a billion dollars across the world—as long as they have it, of course—but it's virtually impossible to send a quarter unless you stick it in an envelope and pay forty-nine cents for a stamp. It's one of the great ironies of our antiquated money system. And yet the quark of the financial world is essentially the small denomination. What bitcoin promises is that it will enable people and businesses to send money in just about any denomination to one another, anywhere in the world, for next to nothing. A public address, a private key, a click of the mouse, and the money is gone.

This matters. This matters a lot. Credit-card companies can't do this. Neither can the big banks under their current systems. But Marie Louise on the corner of Libertador Avenue can. And so can Pat Murphy in his Limerick housing estate. So [continued on page 132]



WHERE CAN

I GET

\$1,000 TODAY?

Sometimes you
just need a little cash
BY JOE KEOHANE

PHOTOGRAPH BY
Robert Trachtenberg

→ "SERIOUSLY?" THE KID SAYS. "You want us to throw eggs at you?"
"Yup."

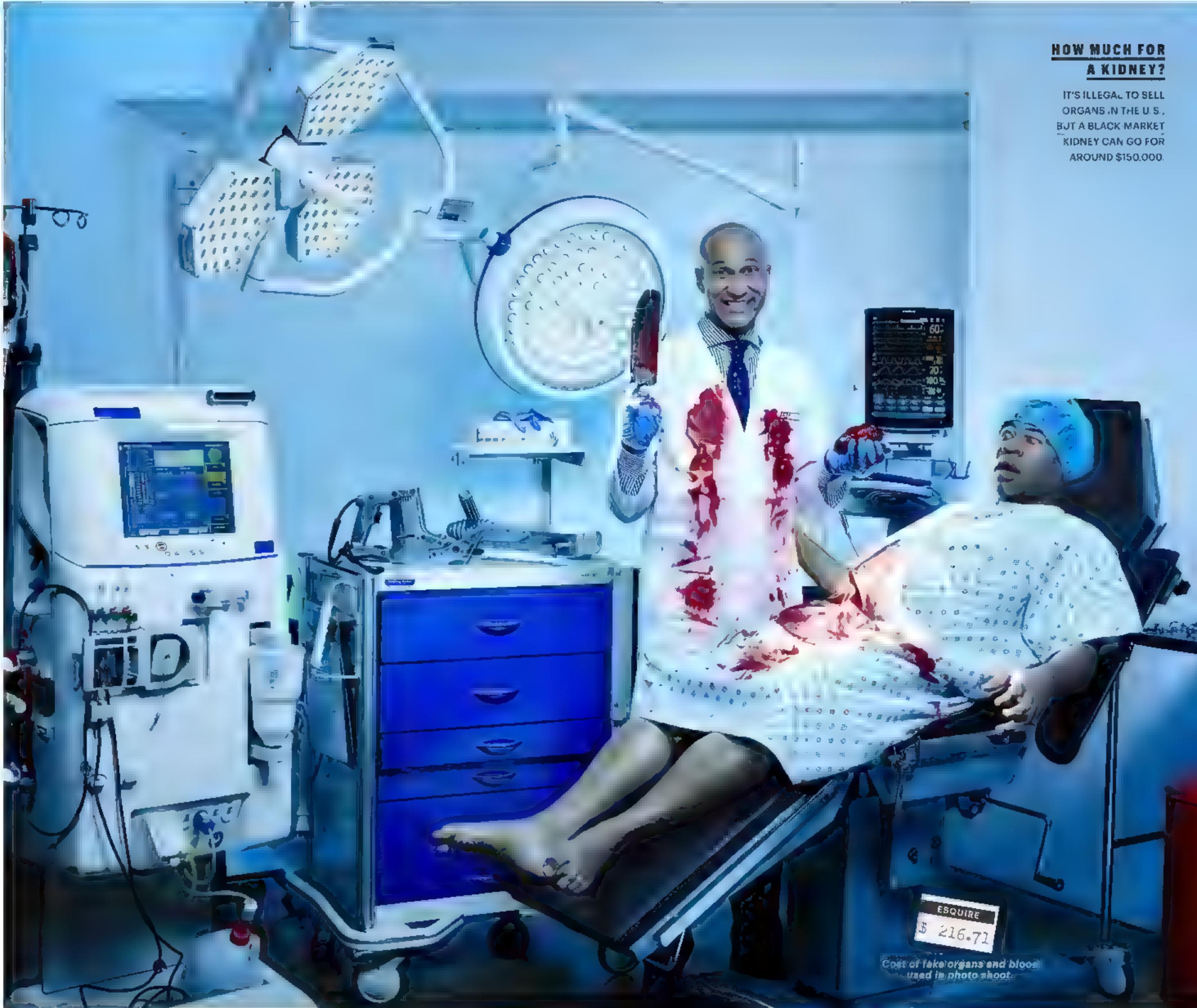
"Can we throw them at your head?"

It's around 3:30 on a cold, gray Friday afternoon in Central Park. Lined up before me are five clean-cut prep-school boys in snorkel coats and khakis. They are giving me money, I am giving them eggs, and they are throwing the eggs at me as hard as they can. Then more money, more eggs. I can see by their movements—gleeful and jittery—that they want to make the most of this sudden, miraculous widening of the world's potential before it closes forever and dumps them back into the gilded hollows of their bourgeois lives. One kid lends money to another. One calls a friend on his phone. "You gotta get over here," he says. "There's a guy who says he's Trump and we're throwing eggs at him!" And another wanders over between salvos and asks the question they've all been wondering but perhaps didn't want to ask for fear of jinxing the moment.

"Why are you *doing* this?"

The reason is simple: I need a thousand dollars cash. And I need it today.

Never mind why. The *why* here isn't particularly important—in fact, when you're talking about cash, *why* is almost never important. For all the cheap credit and digital currency fueling the American economy, there has never been and will never be anything as powerful, actionable, and undeniable as cash in hand. *Why* do I need cash? *Why* not?



HOW MUCH FOR
A KIDNEY?

IT'S ILLEGAL TO SELL
ORGANS IN THE U.S.,
BUT A BLACK-MARKET
KIDNEY CAN GO FOR
AROUND \$150,000.

No, the real question when it comes to cash is *how*, and when you're talking about a thousand dollars cash in twenty-four hours, the question is more clearly understood as *how in the hell?* You can't always borrow money from friends or relatives, because that'll raise questions. You don't want to take a cash advance from your credit card, because that'll leave a paper trail. The usual stuff—stuff like signing up for medical studies, selling sperm or hair, participating in focus groups, being cast as an extra, signing up on Task Rabbit, and working with a temp agency—takes time to set up and/or pay off, and I don't have time. Selling plasma pays shit, as little as thirty dollars. Payday loans—those nasty same-day high-interest debt traps that tap into your bank account—pay fast, but they're illegal in New York.

Craigslist, meanwhile, is worthless. All my responses to ads seeking trampoline testers, domestic helpmeets, models, cat sitters, dog walkers, bartenders, and amateur masseuses went unanswered. My own ad, "One man for 24 hours—\$1,000," got only one response, a somewhat sinister "Need \$? Will do anything?" I texted the guy and he told me to show up somewhere downtown at 6:30 the next morning in work boots. He offered ninety-six dollars for a whole day's work. Not enough.

I asked Joe Giacalone, a retired NYPD detective sergeant, about a quickie black-market loan, but he said, "You don't just walk into a bodega somewhere and say *I need a loan shark*. You have to be introduced." And if you find one and miss a payment, "They're gonna send people out there to hurt you really bad." Maybe drugs then? A friend with experience in these matters suggested I make pot brownies and "go around slinging." He said a \$300 ounce yields at least 150 brownies. "Ten bucks a pop and game over." He offered to buy ten himself, but I worried about bail cutting into my margin. His offer called to mind something I had been told by Kathryn Edin, a sociologist who has studied poverty and the plasma market. "If you are really going to do this," she said, "it's hard to see how you can avoid breaking the law."

Pshaw. I'm confident this can be done without resorting to crime—at least not anything beyond the usual. Here's the thing: If you want to get a grand in cash in a single day and don't want to risk incarceration or dismemberment, you have to look beyond the typical, tired standbys for people in need. You have to be smarter, take chances, innovate. You need a better plan.

10:00 A.M. —SEED CAPITAL—

THE FIRST THING YOU NEED TO DO IF YOU WANT TO make a thousand dollars in a day is grab the object that means the most to you in the world, polish it up real nice, and then take it to your local pawnshop so that the people there can tear your heart out in front of you and give you some money. For me, this object is my electric bass. When I was twenty-two, I spent all my money to have it made \$2,200. I have played it virtually every day for sixteen years. So I shine it up, walk into the pawnshop, and lay it on the counter for a paunchy man with a crew cut, a sweater vest, and a Russian accent.

Pawnshops generally offer loans somewhere between 30 and 50 percent of the resale value of the item in question, according to Jason Kaminsky, vice-president of EZ Pawn Corp, a New York based

chain of pawnshops. Once you agree to the terms (these can vary from state to state), they take the item, seal it, and store it in a secure place for the duration of the loan. When you pay off the debt, you get it back. If you don't, you can refinance or they get to sell it. Kaminsky suggests researching the value of your item online before going in, and looking for older pawnshops, which have relationships to maintain and are therefore less likely to sell your stuff out from under you in a quick bid for, yes, cash.

The Russian estimates my bass has a resale value of \$1,100. This seems a bit low, but not by too much. He offers a loan of \$400 and lays out the terms: 4 percent interest each month for four months, plus a one-time fee of about twenty-five dollars for storage and insurance. I can come back whenever I want to get it, he says, and if I lose or "rip up" my ticket, I can just pay an extra five dollars.

"Why would someone rip up their ticket?" I ask.

"Wife sniffing around," he explains, making a rat face.

I accept the offer, feeling like I'm going to vomit. He disappears awhile to deal with another customer, and then comes back and ups

the offer because he kept me waiting. "I give you \$450," he says. I sign the paperwork and gently zip up the bass in its soft case like it's a body bag containing my grandmother. The security guard, a hulking retired cop, sees that I'm distraught and puts a hand on my shoulder. "We're gonna seal it up so no dust gets on it or nothing," he says. "No one will even touch it." The Russian lays out four hundreds, two twenties, and a ten on the counter. He grins. "Use it wisely," he says. "Don't drink and drive."

1:00 P.M. TO 5:00 P.M. —THE EGG GAMBIT—

YOU HAVE TO SPEND MONEY TO MAKE money, right? So here I am spending it. First stop is a hardware store for a white painter's coverall for nine dollars. Next, I go to a party store to buy a Donald Trump mask for forty dollars, and then to a supermarket for twelve dozen eggs for thirty

dollars. My idea is to capitalize on a bilious, overheated political climate by charging voters to throw eggs at me: one for three dollars, two for five dollars. Eighty bucks may seem like a significant investment, but please understand that this is the best idea I've ever had.

Entering the park, I scrawl *MAKE AMERICA GREAT AGAIN* across the front of the coverall in black marker and cinch on a bright-pink tie. Within five minutes, I have my first sale: a Liverpool family with two sneering hooligan sons who shell out and throw their two eggs as hard as they can at my head. One lands, the other misses wide, angering the boy. He reaches for another egg, and I have to physically take the carton away from him. As they walk away, their ruddy father warns me, "You're gonna get yourself put in the hospital."

It's a promising start, but it's cold out—a blizzard is coming—and after that it proves slow going. Most people laugh but don't pay; some don't get it. A half hour passes before my next sale, but it's a good one. I hear "Hey, Trump! Trump!" in accented English. I turn and see three pedicabs full of Mexican tourists pulling over to the curb. They disembark, buy half a dozen eggs, and go to town while some stray bystanders struggle to process the scene. Afterward, one of the pedicab drivers comes over. He says he's about to be out of work because of city regulations under proposal at the time. "I should talk to you about job ideas, man," he says. "I like your style."

Over the course of the next four hours, my best customers are



The author, right, working a crowd in Central Park

teenage boys and males of Hispanic descent. A father from Oaxaca nails me in the forearm, and I give him a discount on a second egg for his little girl, who shyly gets me in the knee. A Latino Texan buys one and guns it at my sternum, and when it doesn't break, he buys another. "That's how much I hate Donald Trump," he says. A Mexican family buying hot dogs from a vendor bursts out laughing when I make my pitch, but they pass.

"Come on," I say. "People have been doing it all day. It'll make you feel better."

"Just seeing this makes me feel better," says one of their teenage sons.

The prep-school kids are my best and last customers of the day. When they finish—minutes after a cop put his flashers on and drove by slowly with a look of incomprehension so complete that I will remember it until the day I die—one of them approaches.

"This was awesome," he says.

"You're good Americans," I say.

"No, you're a good American."

In the end, I'm exhausted, dripping with egg, cold. I dig the wad of cash out of my pocket and count it. Eighty-nine bucks. I have made nine dollars in four hours.

6:00 P.M. TO 2:00 A.M. —ARBITRAGE—

BUT OF COURSE THE EGG GAMBIT WAS A CHALLENGE. There was no precedent for it, the weather was bad, and the park was pretty empty. Phase three will be much easier. It was inspired by a story I saw about a kid who sold 117 boxes of Girl Scout cookies in two hours outside a California dispensary. Like hers, my plan is diabolical in its simplicity: I'll download the Girl Scout Cookie Finder app on my phone to find a place where I can get Girl Scout cookies. Then I'll buy twenty boxes of Thin Mints from a seriously gobsmacked Girl Scout with eighty dollars of my pawnshop money, and then I'll sell them to drunks for ten bucks each. That's a six-dollar profit per box and \$120 overall. Who can say no to Thin Mints? When I set out at 10:30 P.M., I figure I'll be back in a couple hours, tops.

By the time I get to the West Village, it's already snowing, but the streets abound with potential customers. I approach two of them and make my pitch. "No, thanks," one says. "Are you sure?" I ask. A blizzard's coming. We're all going to be trapped inside tomorrow. "Understand," I tell her. "This is ideal Thin Mint weather!" She looks at me, takes a drag of her cigarette, and says, "Um, my sister's a Girl Scout?"

Bound to be a little pushback. I move on and pitch another group huddled under the awning of a bar. One sizes me up and says, "Aren't you, like, a little old to be selling Girl Scout cookies?"

"You're never too old to be selling Girl Scout cookies!" I say, realizing immediately that this is the wrong answer.

"I'm good," she says.

In retrospect, I may have slightly underestimated how creepy it is for an unaccompanied thirty-eight-year-old man to be selling Girl Scout cookies in the middle of the night in downtown Manhattan. Especially as the night wears on and I start eating some of them, an act born of equal parts hunger, shame, opportunity, and perhaps a subconscious need to demonstrate to prospective customers that the cookies haven't been poisoned and, by extension, neither were any scouts in the process of obtaining them. But it's brutal. I had hoped for pliant, happy drunks. Instead, I get sardonic ones.

In the end, I sell six boxes, one discounted, for a total of fifty-eight dollars.

I have lost my egg money plus thirteen dollars.

PREDAWN

—THE GAMBLING GAMBIT—

I AM NOW ON THE TRAIN HEADING OUT TO THE ONLY casino in New York City, Resorts World, located by JFK airport, in Queens.

If I'm being honest, I may as well cop to the fact that I assumed this undertaking with a little too much confidence. I figured that between the pawnshop and the egg and cookie gambits, I'd be closer to \$750 or \$800 right now. My initial plan was to walk into this casino—a place governed to an unparalleled degree by the magnetism of cash—and bridge the gap quickly.

The problem is I'm not a gambler. So before I went, I called Anthony Curtis, a former professional gambler who now runs Huntington Press, a publishing company in Vegas that covers gambling. "If you're not a gambler with an edge," he said, "and you want to try to beat the casinos, the best approach is called a bold-play approach." Meaning: Bet it all on one hand. "If you're going to do that, then what you want to do is choose the one wager that has the lowest casino advantage."

He suggested the banker bet in baccarat. In baccarat, two hands are dealt: a player hand and the banker hand. The hand with the total closest to nine wins. A set of rules too complicated to explain here results in the banker hand coming up slightly more often than the player hand: 45.86 percent of the time, as opposed to 44.62 percent of the time for the player.

At this point, with the hope of obtaining a grand in cash a broken dream, I play it safe: a hundred bucks. I walk into the casino—one of those all-electronic places, open till 6:00 A.M.—and discover that my bet qualifies me for the high-roller room. I step into the quiet, semipopulated Chinese-themed space with piped-in soft piano music. I take a corner chair at one of the baccarat pods, and I feed one of my pawnshop hundreds into the machine and bet "banker." And I win. Ninety-five bucks, after the standard commission.

I am elated as I exchange my ticket for virgin bills, but out in the parking lot, I become consumed with anger and regret that I didn't let it all ride on that one hand. And then, on the train home, I sort of second-guess my decision not to sell drugs, which would have saved time, dignity, and dry-cleaning expenditures. But mostly, I am convinced. A grand in a day can be done. I didn't do it this time. But let my work serve as a foundation for yours. Pawn your treasures, buy some eggs, pick a nice weekend afternoon in a popular park frequented by young men and people with ideological axes to grind, and then roll the dice somewhere in the small hours. Just leave the cookies at home. ■

Four Men,

Four

The poverty line for a family of three is **\$20,090** a year. The median household income in America is **\$53,657**. Politicians draw **\$250,000** as the line between the middle and upper classes. And the true starting point of real wealth remains a cool **\$1,000,000**. We asked four more or less typical men, each of whom earns one of these incomes, to tell us about the lives they can afford.

INTERVIEWS BY David Walters

Numbers



\$1,000,000

PER YEAR



TIM NGUYEN, thirty-five

> **Do you keep a budget?** "We track every single penny that comes in and out of our bank account. And we give 6 percent of our money away to charity. We have a big heart for animals, children, the elderly, the underprivileged."

> **What's a weekly grocery bill for you?** "I break it down monthly. We eat mainly at home. We spend around \$1,200 a month."

> **One thing your family needs but can't afford:**

"There's nothing that we need that we can't afford. Anything reasonable I can afford."

> **One thing you want but can't afford:** "The thing that keeps me up at night is wanting to retire my parents."

There's a certain dollar figure that would allow me to pay off all their debts. That's my first goal—to retire my parents so they can be independent and just live their lives."

> **The last thing you bought that required serious planning:** "We budget our money a little more, so we've already been planning for everything—I could tell you exactly where all my money's going over the next five years."

> **Do you have credit cards?** "I have one credit card. It's cash for points, so we charge everything on the card and pay it off at the end of the month."

> **How much debt are you carrying now?** "Less than ten grand."

> **Saving for retirement?** "Yes [I've put away] north of \$5 million."

> **At what age would you like to retire?** "I always be working. As far as working on a start-up, want to be done with that in five or ten years. But as far as working, investing in real estate things of that nature, you can do that until you're ninety."

> **College plans for your kids?** "We set up a trust with our attorney where our kids will have money for college. But they'll only get more than that if they achieve their milestones, such as getting a certain GPA or volunteering in the community. We want our kids to be good citizens. They can't be spoiled brats. We want them to understand what it means to work and to earn your way to the top. We put the rules in place to help reinforce that."

stand what it means to work and to earn your way to the top. We put the rules in place to help reinforce that."

> **Looking at your current career prospects, how much money do you think you'll be earning in ten years' time?**

"My goal is to have a net worth of \$150 to \$200 million."

> **How happy are you on any given day, on a scale of one to ten?** "I'd say eight or nine. Lately, with the start-up, I've been putting in two to three hours more per day than I'd like, and that's taking away from family time. So if I could get those two or three hours back, I'd be a happy man."

> **How often do you worry about money?** "Maybe once a week. I've been broke before. I've refinanced my house to pay my employees. I've been through all that—that was me worried. Now because I'm able to forecast and plan my money better, there's not as much worry."

week. I've been broke before. I've refinanced my house to pay my employees. I've been through all that—that was me worried. Now because I'm able to forecast and plan my money better, there's not as much worry."

> **Do you think your taxes are too high?** "I'm happy with taxes. I had a really good year when I was twenty-two or twenty-three—made about 250 grand—and came home and complained to my dad about it. I said, I can't believe I'm paying all those taxes. Half the money's gone. And my dad said, You should feel lucky that you live in a country where you can pay taxes. He came from a communist country. Ever since that day, I never complain about my taxes."

> **Location:** Huntington Beach, California
> **Occupation:** Business owner, CEO/cofounder of BeSmarter, a DIY mortgage marketplace
> **Family status:** Married with a nine-month-old son
> **Homeowner? Renter?** "I'm a homeowner. No mortgage." (Price of home: \$1 million.)

\$250,000

PER YEAR



YAKOV VILLASMIL, forty-one

- > **Location:** Miami
- > **Occupation:** Real estate agent
- > **Family status:** In a relationship; one son, ten years old
- > **Monthly rent:** \$2,000

\$53,000

PER YEAR



MICHAEL GREENE, forty-eight

- > **Location:** Brooklyn
- > **Occupation:** Concierge for a property-management group
- > **Family status:** Married with three children (a twenty-one-year-old stepson and eight-year-old twins girls)
- > **Monthly rent:** \$1,000

THE POVERTY LINE

(OR \$1 AN HOUR PELS TIPS)



DEMETRIUS CAMPBELL, twenty-five

- > **Location:** Chicago
- > **Occupation:** Bar back at the Signature Lounge in the John Hancock building
- > **Family status:** Single with two daughters, seven and four
- > **Monthly rent:** 30 percent of income through antipoverty nonprofit Heartland Alliance

> **Do you keep a budget?** "No, but I have been working on trying to recently. I know I have to pay bills for food, for clothes, gas. It's a lot of things that go into budgeting—it's hard to plan for, because you never really know what you're going to need to spend money on. And the amount of money make varies, because I work different hours. The biggest two-week check I've had so far is \$250."

> **What's a weekly grocery bill for you?** "In a week, about

\$130 to \$140—that's when I have the money to spend on food stamps, and I get \$400 a month through EBT."

> **One thing your family needs but can't afford:** "I don't really think about stuff like that. I just try to make do with what I have—fee like I'm just working to pay for the bills—I don't even have time to spend with my family—to take them out to certain places."

> **One thing you want but can't afford.** "I'd buy a new

thought into. Last December, I went to Austria, Slovenia and Italy."

> **Do you have credit cards?** "Fifteen."

> **How much debt are you carrying now?** "\$7700 on one card, and it should be paid off by the end of the month."

> **Saving for retirement?** "I am saving, but not for retirement. I'm saving up to buy

> **Looking at your current career prospects, how much money do you think you'll be earning per year in ten years' time?**

"In ten years' time, I want to have \$50,000 a month from apartment buildings, and another \$50,000 a month from the real estate business. A million-five per year is the goal."

definitely on top of my monthly payments, and I try not to go anywhere past \$300 to \$400 a month. That would be stretching it. And I have to thank my wife for that. She helps me stay focused."

> **How much debt are you carrying now?** "No credit-card debt, but definitely still have a student loan from the mid-net that I'm trying to bang out. Think I still have seven G's left."

> **Saving for retirement?** "Yes. I am. Our company offers a 401(k) plan, and our union offers one so I have two separate running retirement plans. Gotta do it

> **Does money ever keep you up at night?** "I can say that that's a lot of things building up having the money when the bills are due, having a ticket and not being able to pay it before it doubles."

> **How happy are you, on a scale of one to ten?** "I'd say a seven or eight. But you might get lucky and catch me on ten now and then."

er-mode car. And every time those commercials come on TV—the Pillow Pets—my kids always ask for those. It's discouraging having to tell them all the time that we can't afford things."

> **The last thing you bought that required serious planning:** "I bought a TV—a Black Friday deal. It's a Vizio that's

an apartment building which will give me another stream of income. My money is all in play right now to make more money. The kind of life that I want to live when I retire is not one I have to manage by having, you know, a million dollars and 3 or 4 percent [interest]. It's not going to happen."

> **At what age would you like to retire?** "I don't think that I want to retire."

I don't know how much is in there at the moment."

> **At what age would you like to retire?** "I'm forty-eight now. Personally, I'd say I wouldn't want to go past sixty. But I think I'm looking at sixty before I'll be able to retire."

> **College plans for your kids?** "We have a college plan in place for the girls. I put away money biweekly: \$75 to \$100."

> **The last thing you bought that required serious planning?** "We bought bedroom sets for ourselves and our girls four years ago. Our set was between \$5,000 and \$6,000, with the dressers and everything. Our girls' little beds—which they're about to outgrow now—we got a better deal for them, around \$1,000 or \$2,500. I had to go into my savings a bit to get it, but we got it. We got it done."

> **But say you did: At what age would you be able to retire?** "I want to be financially free by age fifty."

> **College plans for your kid?** "No, but it's all part of making sound investments."

> **How often do you worry about money?** "Every single day. Every single minute. I always want more, and every single day I'm thinking, 'What's the next move?'"

> **How much money do you think you'll be earning per year in ten years' time?** "I'd love to say I'll be making double if not more than double what I'm making now."

> **How often do you worry about money?** "Money's not something that I stress over."

> **How much money do you think you'd need to have the life you want?** "I'm not a greedy guy. Because of my

> **How much money do you think you'd need to have the life you want?** "At this point in my life, I had \$600,000 yearly income. I would have the life that I want to be living. But then again, when I get there, I want to buy the jet."

> **How happy are you, on a scale of one to ten?** "I'm a good nine every day."

> **Do you think your taxes are too high?**

"You know what? No, I don't think they're too high. I remember I had a boss about ten years ago who said, 'You guys complain about the taxes being taken out—if you don't want them to take that much, just make less.'"

upbringing, where we learned how to do more with less, and with the times and the economy we live in now, my family and I could be very comfortable at \$200 to \$250K a year. I could be very comfortable with that."

> **How happy are you, on a scale of one to ten?** "Eight."

> **Do you think your taxes are too high?** "Yes. Yes. Yes. Yes."

Once I get all my debts paid off and I'm in a better place I'll start putting as much money as I can toward it. I'll take steps to put myself in better standing."

> **How much money do you think you'll be earning per year in ten years' time?** "My goal is to triple what I'm making now."

> **How often do you worry about money?** "A ways. Living like this is hard to do."

> **How much money do you think you'd need to have the life you want?** "Fifty to sixty thousand a year."

> **Do you think your taxes are too high?** "Yes, I do."

50

Things That Are Worth the Money

Trips. Clothes. Booze. Rocking chairs. Objects, experiences, and services that, regardless of cost, justify the price tag.



PONIES: NOT WORTH THE MONEY

1. The newer model
2. Brooks Brothers pure-cotton handkerchiefs, \$45 for 13.
3. Bosch 800 Series dishwasher, \$899 to \$1,299.

You don't want to pull out a wad of tissues at a funeral. Or a wedding. Or any other occasion at which you might cry or blow your nose in public.

3. Bosch 800 Series dishwasher, \$899 to \$1,299.

There's just no point in buying a cheap dishwasher. Because the great deal you got on a d.shwasher isn't actually a great deal, it just costs less. I know what you're thinking: *\$900 for a dishwasher! My God, you'd have to be some money-burning twit to spend that.* But you have a choice between buying three to five lousy appliances and buying one good one. I hate to say it, but buy German. German shit is expensive, but that's because Germans know: Expensive shit is expensive because only expensive shit works.

—Stephen Marche

- 4 Luxardo maraschino cherries.

Go to Pegu Club and order a manhattan. Then never eat regular maraschino cherries again.

5. The seat-warmer option for your car (applicable only to those living above the Mason-Dixon line)



- 6 Bacon and cheese on your burger

7. A lithograph by someone famous, like Robert Motherwell, from about \$1,000.

8. Hennessy Paradis cognac, \$900.

You could do a lot of things with \$900. You could spend two nights in a New York hotel room the size of a shoe closet. You could get dinner at Per Se, including "supple

ments" (dabs and dabs of foie gras and such) and a glass or two of wine.

Or you could plunk it down for a bottle of Hennessy Paradis cognac, take it home, open it, and pour yourself a couple ounces. Let it breathe for a few minutes, which you can spend admiring the understated, elegant bottle and its case, and then it's nose in the glass. Take a little sip. Oh, Lord. It's like the PR descriptions of chef food—subtle yet deeply flavored, complex yet focused—but without the often disappointing reality. And when you finish this glass in an hour, you've got eleven more just like it.

—David Wondrich

9. Professional framing services, like those offered by Framebridge.com, \$39 to \$159.

10. PERSONAL TRAINER GYM BUDDY, CHEERLEADER, EX-ACTING-BUT-FAIR FATHER FIGURE—YOUR TRAINER IS A ONE-MAN FRIDAY NIGHT LIGHTS

12. CURLY MAPLE WEEKS ROCKER \$3,000



I'm a frugal man. I've got money, but I won't use it on fancy cars or clothes or restaurants. I mention this because my rocking chair cost three grand, and it might be the best piece I've ever spent. It was made in early 2012, in Wimberley, Texas, by Gary Weeks & Company, from what it calls curly maple—it's almost white shimmering with gold highlights. It didn't merely replace the fifty-dollar rocker I got in Iowa City in 1984; it's truth and beauty in and of itself—a pure and perfect marriage of form and function. Like a living thing. I wrote Gary, and I meant just that. It holds me with a moth-

11

No. 11
In2green Eco throw, \$165



That it is an "eco luxury throw knit in the U.S.A." is incidental. That its manufacturing involves "sustainable upcycling" is but a bonus. That it's supple and soft is only added value. The main reason to own this blanket is its weight—it's mysteriously substantial andaden—with what we don't know. Integrity? Doesn't matter. What a blanket.

—ROSS McCAMMON

er's love and a father's steady hand. A year or so after buying my rocking chair, I even got one for my wife—in regular maple and at half the price. You have to save a few bucks where you can. —*Scott Raab*

Nº 13. Dr. Squatch Pine Tar soap, \$7

Pine tar extract, pine oil, oatmeal, sand. That's basically it. It smells like a forest, not the chemicals cosmetic scientists decided men should smell like.

Nº 14. Pax 2 vaporizer, \$280.

This is how adults smoke weed.

Nº 15. Fresh wild tuna steak from C. Tarela, \$24 a pound.

Nº 16. Good lox.

Fish, generally. Like, seafood is the area where you're going to pinch pennies?

Nº 18. Vitamix Professional Series 300 blender, \$559.

It can blend anything. Its blades are so powerful that they heat soup. It will not break.

Nº 19. Apple Music, \$10 a month.



trips, cigar runs basically, with friends. Kansas City, last minute, after a friend said he could get me into Game 7 of the World Series. Took our boys to Disney World not long ago. Expensive? Shockingly. It was still a magical family day, one of the days I'll think about when they're older and I'm old. I drive a beaten truck and most of my clothes come from Old Navy. But I couldn't give a shit what I spend on experience. —*Chris Jones*

Nº 21. Sabah Traveler, \$750.

Each bag comes with a waterproof compartment, which means you don't have to carry your wet swim trunks home from vacation in a plastic grocery bag.

Nº 22. International business class.

Radiant floor heating, about \$10 per square foot with professional installation.

Nº 24. Vacations.

Rarotonga, this perfect island in the South Pacific. Got engaged to my wife there, on a beach, at night, under the stars. Ten years later, for our anniversary, we stayed at the Greenwich Hotel in New York and ate three amazing dinners, each extravagant, one of them the best single meal of our lives. Went for a weekend to the Florida Keys with another couple last winter. Havana, three or four

Nº 34

It's very, very heavy, almost impractically heavy. But better to be too heavy than too light. Its weight keeps the pot from moving around while you stir and the bottom from scorching. Its enamel is super thick and basically unscratchable, so as long as you don't clean it with, like, steel wool, it will last forever. And it's beautiful—especially in red. It's a perfect object. It's the 1950 Ford F1 pickup of kitchenware. —*R.M.*

Nº 35. IWC Pilot's Watch Automatic 36, \$3,950



Value is an elusive concept in the world of mechanical watches because it's hard to justify shelling out the equivalent of a new car for timekeeping that's done more accurately by your cell phone. There are the investment pieces, like certain Rolex, Patek Philippe, and Tudor models, while expensive to buy, quickly appreciate even as you wear them. There are watches that are simply marvels of miniature engineering, valuable and collectible because by rights they shouldn't exist in the modern world.

If you don't completely let yourself go, you'll wear this your whole life.

And then there are watches

Nº 36. Le Creuset 7½-quart Round Dutch oven, \$360



forever worth their buck) because they have great resonance. IWC, a legendary Swiss manufacturer in Schaffhausen, began making timepieces for military pilots during World War II, forging many innovations like antimagnetic cases, high-visibility dials, and a general air of machismo alongside solid and functional movements. In practical steel rather than fancy gold, these were the granddaddies of the chunky modern sports watch. One of IWC's latest models, Big Pilot Heritage 48, is huge at 48mm in diameter, and it costs in excess of \$13k. I wasn't one. But for me, the best investment is a diminutive (by modern standards) 36mm in diameter. The new Pilot's Watch Automatic 36 is just \$3,950, making it IWC's entry-level proposition and a great way to start a watch collection. —*Nick Stellman*

Nº 36. Lagavulin 16-year-old single-malt Scotch whisky, \$90.

Matteo Sei sheets, \$198 to \$206.

40. Restoration Hardware 802-gram Turkish towels, \$9 to \$59.

Nº 41. CREED ORIGINAL VETIVER, \$370

YEAH, IT'S THREE TIMES AS EXPENSIVE AS ORDINARY COLOGNE, BUT YOU'LL HAVE IT THREE TIMES AS LONG, ONE SPRAY LASTS ALL DAY

42. Hamilton bespoke custom shirts, from \$345.

I've had too many misadventures with bespoke and made-to-measure. So I don't go there anymore. Except for my dress shirts. A shirt that fits you is a comfort and a reassurance. It bestows confidence. I buy mine from Hamilton Shirts (hamiltonshirts.com). They're American (Houston). The company's run by a fourth-generation sister-brother team (Kelly and David). They're not that expensive (a few hundred or so). And once you get fitted, it's an essential part of your life you'll never have to worry about again. —*David Granger*

Nº 39. Canada Goose Borden Bomber parka, \$795.

I

didn't get one because of Drake. I got one because I was cold, and if you live in Canada, as I do, the difference between a bad coat and a great coat is the difference between being in pain and not being in pain for four months of the year. The winter I bought my coat, a major Canadian city had days that were colder than the surface of Mars. That's not an exaggeration or a figure of speech. It was literally warmer on Mars than it was in a certain Canadian city. And nobody asked Matt Damon how much he was wearing in *The Martian* cost, did they? —*S. M.*

Nº 46. Global Entry, \$100.

Five years of cutting customs and TSA check lines.

Nº 47. O'Keeffe Algy cap-toe

polished-leather brogue

boots, \$750.

So well made they'll feel like you've been breaking them in for years the first time you lace them up.

Nº 48. GMC TERRAIN DENALI FROM \$35,100



When our twins were born, it became clear that our old Saab sedan—my first and only automobile at that point—could not accommodate the horrifying mountain of gear required for even the most basic family of four outings. I entrusted my partner with finding a vehicle that would suit this frightening new life, and she came home with an SUV. It was a dealer model that came equipped with heated seats, a remote starter, and a video screen.

Pay the extra \$75 to stand out from the Warby Parker crowd.



Nº 38. Ray-Ban Aviator Flash lenses, \$170.

Pay the extra \$75 to stand out from the Warby Parker crowd.

Nº 39. Canada Goose Borden Bomber parka, \$795.

I didn't get one because of Drake. I got one because I was cold, and if you live in Canada, as I do, the difference between a bad coat and a great coat is the difference between being in pain and not being in pain for four months of the year. The winter I bought my coat, a major Canadian city had days that were colder than the surface of Mars. That's not an exaggeration or a figure of speech. It was literally warmer on Mars than it was in a certain Canadian city. And nobody asked Matt Damon how much he was wearing in *The Martian* cost, did they? —*S. M.*



Nº 49. NextDesk Terra standing desk, from \$1,497

Because we now know that sitting, like so many of life's pleasures, quickens death.

Nº 50. Kids.

Nº 20

Jack Erwin Dylan bluchers, \$195

Goodyear-welt construction. Trust.



Where

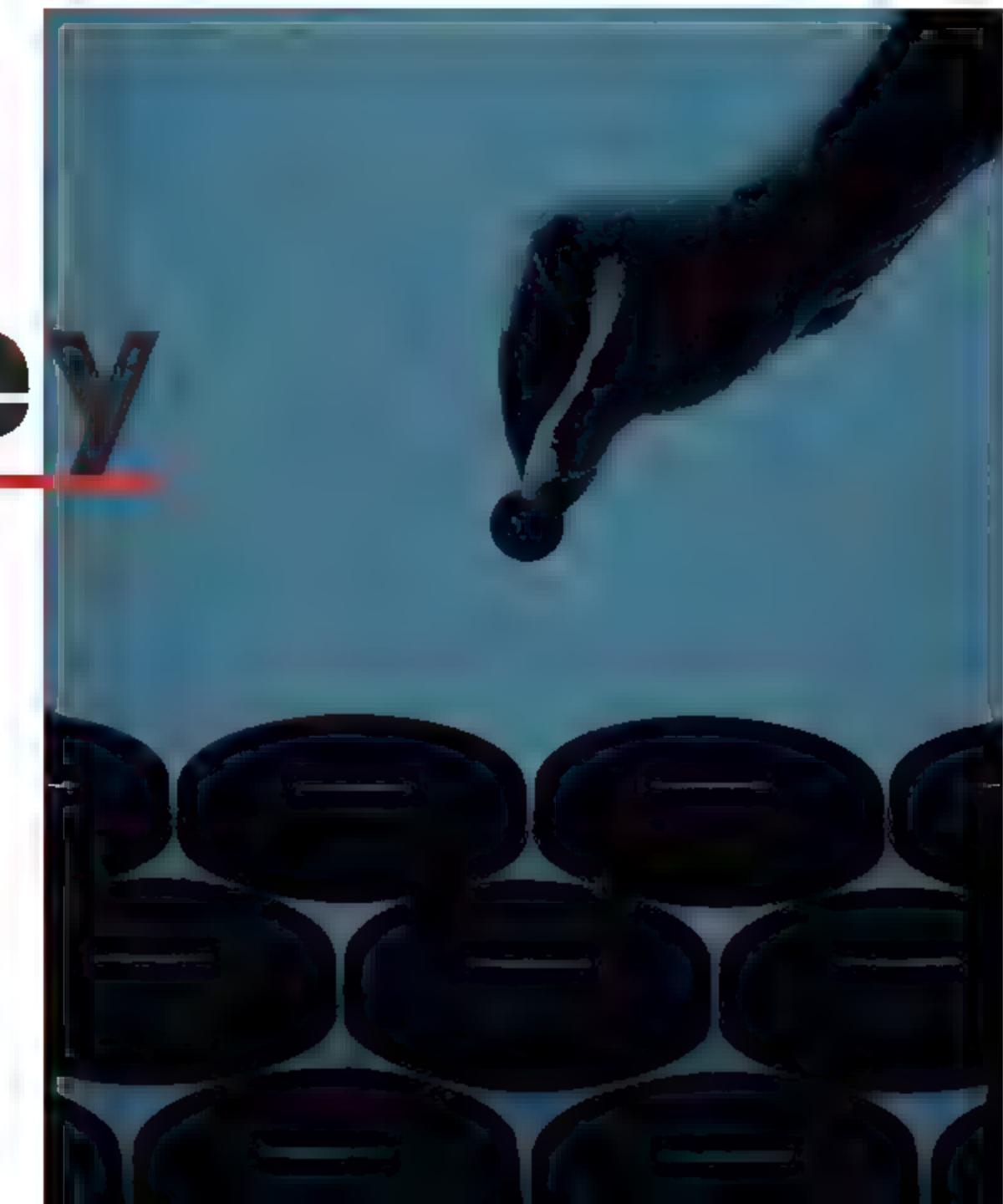
to
A. J. Jacobs

PHOTOGRAPH BY
Brock Davis

Donate

Your Money

HOW CAN
YOU DO THE
MAXIMUM
GOOD?



→ MY VISITS TO STARBUCKS HAVE LATELY BECOME SIGNIFICANTLY LESS ENJOYABLE

This is partly because my shaky middle-aged body is more prone to caffeine jitters. But it's also because I recently read a book called *The Most Good You Can Do*, by Princeton University philosopher Peter Singer, which introduced me to some stark ethical math. If I spend three dollars a day on coffee, that's about \$1,000 a year. Here's what that same \$1,000 a year could do:

➤ Protect nearly seven hundred people in countries like Malawi from malaria, a disease that kills about half a million people annually

➤ Fund two complete surgeries for women in countries like Nepal with a horrible condition that makes them outcasts. (They have a hole between their vagina and rectum or bladder)

➤ Provide ten children in countries like Nicaragua with surgery to restore their sight

So enjoy your Frappuccino, asshole.

Because of this book and others like it, I've been experiencing extreme First World guilt. From this perspective, our hands are perpetually drenched in blood. Every day, Americans do the moral equivalent of walking by thousands of drowning children on the beach without stopping to extend a nearby tree branch.

It's a powerful way of looking at life—and also completely overwhelming. Debuting. Even Singer, an advocate of radical giving, says you shouldn't become obsessed with guilt or you'll drive yourself insane. He says a more useful outlook is embracing the joy of saving lives. We can all be heroes. We can all be Schindlers.

Many would argue that this moral algebra is naive and simplistic. Lots of smart people, as well as Ayn Rand devotees, have rejected its premise. And yet it's got me rattled. I've come to the conclusion that I need to give more to charity. Probably a lot more. But to which causes among the millions to choose from? There are charities for preventing malaria and reducing avoidable blindness, but also those for the environment, cancer, even one devoted to free tattoo removals for the disadvantaged (which, after doing research, I decide actually has its merits, since it erases gang tattoos and gives teens a fresh start—so I shouldn't be so smugly dismissive).

I set out to discover how my \$1,000 donation can relieve the most suffering and create the most happiness. I'm on a mission to buy maximum goodness.

MY FIRST STOP IS A SKYPE CALL WITH WILL MACASKILL, an associate professor of philosophy at Oxford University and the author of the book *Doing Good Better*. He has rectangular glasses and creeping sideburns, and he looks even younger than his twenty-eight years.

MacAskill is one of the founders of a small but fast-growing movement called effective altruism. The idea is to give to charity as rationally as possible. What would Spock do? Crunch the numbers, embrace the evidence, use your brain. Don't be led astray by your heart or the sight of Jennifer Lopez drenched by a bucket of freezing water.

Think of how sabermetrics revolutionized baseball by rejecting hunches and following the cold statistics. Same idea. This is *Moneyball* to save the world.

Not surprisingly, effective altruism has a big following among Silicon Valley types. Mix the engineering mind-set, the presumption that we can hack the world, and an influx of money, and you get EA.

For a man who has devoted his life to helping the needy, MacAskill gets some surprisingly unfriendly feedback. Like this e-mail that recently popped up in his in-box: "Will MacAskill should fuck himself up the ass with a chain saw."

The chain-saw suggestion was in response to an essay MacAskill wrote about the beloved Ice Bucket Challenge for ALS. He argued that it was actually a bad idea.

He said we shouldn't choose a charity based on a cute viral video. It's like choosing a heart surgeon because she looks hot in scrubs. (My analogy, not his.) ALS is a fine cause in other words, but there are more widespread problems in the world—the lack of drinkable water in Africa, for instance. The Ice Bucket Challenge led to "funding cannibalism"—it ate up money that people might have donated to other, more cost-effective causes.

EA folks cite three criteria to consider when looking at a charity: scale (will it dramatically improve a huge number of lives?), tractability (how much of a change can you make, and can it be quantified?), and neglectedness (how much is the cause overlooked?).

During our Skype call, I ask MacAskill for some other examples of causes that don't meet the criteria. "Well, you probably shouldn't donate to disaster relief," he says.

"You mean like the earthquakes in Haiti and Japan?" I ask.

He nods. Now I'm thinking of revving up the chain saw, but I hear him out.

Disasters get a lot of publicity and generate a flurry of money. For instance, for every death the earthquake in Japan caused, aid organizations received an estimated \$330,000 in donations, according to MacAskill's book. That \$330,000 could have helped—or outright saved—many, many more lives affected by what MacAskill calls "ongoing natural disasters," like deadly worm diseases in Africa.

The idea of ignoring earthquake victims makes me feel a little coldhearted, like a latter-day Robert McNamara. But I see the logic.

I ask MacAskill about other charities he might avoid. His list is long:

➤ The Make-A-Wish Foundation. It gives donors a warm glow, but that \$7,500 to fulfill wishes like Batkid's would go a lot further in the Third World.

➤ Dog shelters. Not that effective altruists ignore animal suffering; many consider it a high priority. But look at the numbers. In the U.S. alone, about three million dogs and cats are killed in shelters every year. About nine billion chickens—not to mention tens of millions of pigs and cows—are killed at factory farms. It's much more cost-effective to give to charities that reduce meat consumption.

➤ Museums and the arts. Sorry, MoMA. The \$40 million you received to name a wing could have cured eight hundred thousand people of blindness. This reasoning doesn't endear EA to the crowd that likes its ballet benefits.

So where should we effective altruists send our money to stop the most suffering? Not all EA folks agree, but common causes emerge: endemic diseases in the developing world (malaria and AIDS), factory farming, criminal justice reform, immigration reform, and catastrophic disasters (from global warming right on down to Philip K. Dick scenarios like rogue power-hungry robots).

Okay, but there are still thousands of charities dealing with these problems. How to choose among them? Enter a group called GiveWell.

GiveWell is a nonprofit founded in 2007 by two young former hedge funders, Holden Karnofsky and Elie Hassenfeld. Their idea is to apply MBA-like rigor to the task of evaluating charities. They research the hell out of them. They demand detailed numbers and evidence of change. They visit the charities in the field in Africa and Asia. Some charities are rattled by their aggressive approach, but others welcome it.

Perhaps the most surprising aspect of GiveWell is its relative indifference to CEO salaries and high overhead. In the past, I'd check a Web site such as Charity Navigator to see if a charity I was considering was "wasting money." Charity Navigator tells us how much of the budget is going to overhead. *Look, the Prostate Cancer Foundation's CEO earns more than \$1 million! No way I'm giving to them.*

But GiveWell comes from the MBA mind-set. Maybe that CEO is worth it. "When we're deciding on what computer to buy, we don't look at the CEO salaries at Apple or Dell," says Princeton's Singer, a GiveWell supporter. "We look at how effective those computers are, how much they help our lives."

"It's about effectiveness, not efficiency," adds MacAskill.

In its most recent ranking of charities, GiveWell recommended that individuals donate their entire charity budget to the Against Malaria Foundation. This is a charity that provides insecticide-treated bed nets to people in Malawi and other developing countries. Each net costs about \$2.50 and cuts down on infant mortality in a significant way.

A COUPLE WEEKS INTO MY QUEST, I GO TO A PARTY AND MEET a woman who works in nonprofits. I tell her I'm exploring effective altruism, expecting her to be impressed by my cutting-edge thinking.

"Wait," she says. "Is this the one that says we should never give to museums and instead give all our money to malaria nets in Africa?"

"That's the one!"

"I hate that so much."

"Um... why?"

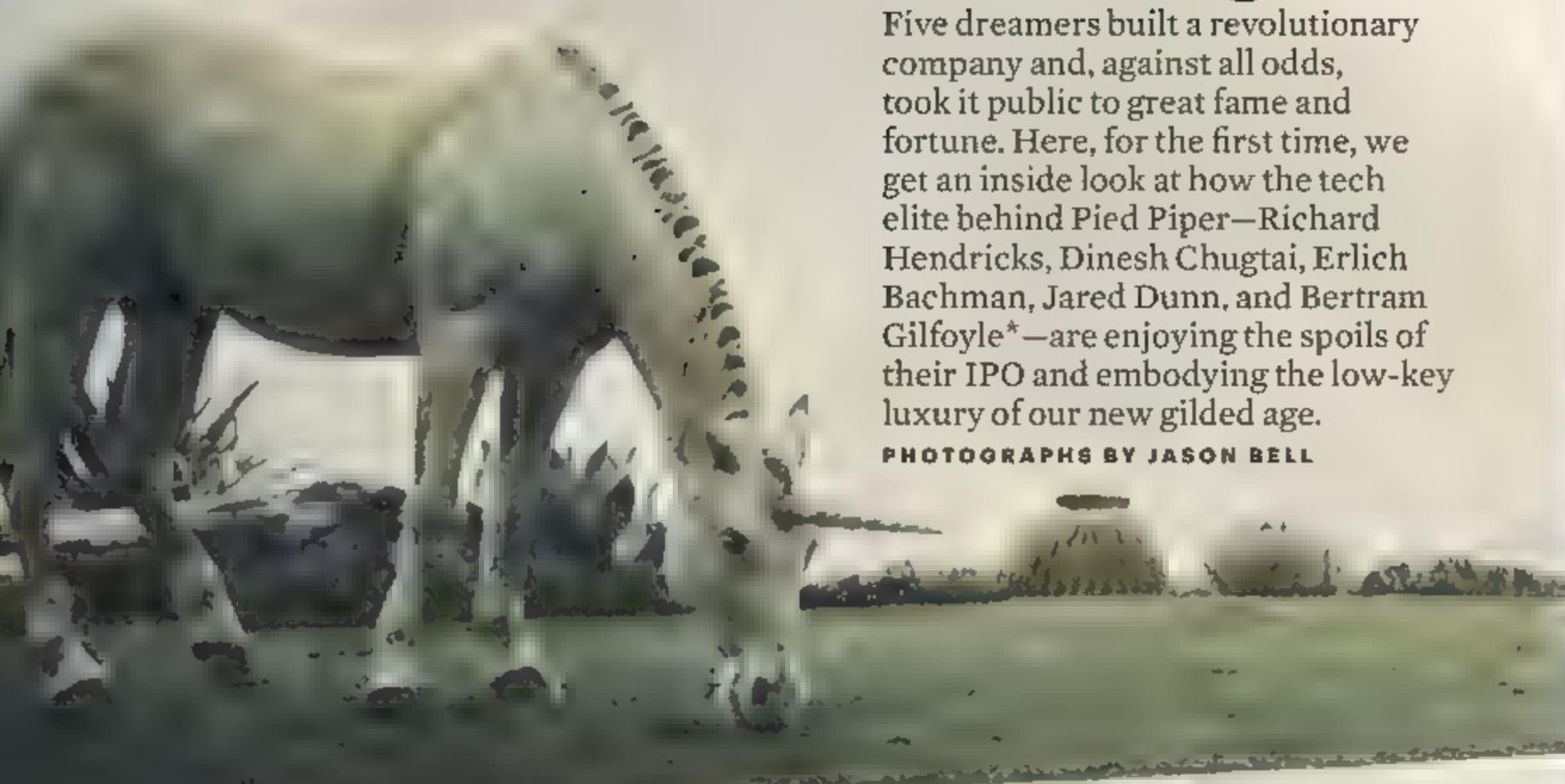
"It's so paternalistic and colonial. They're saying, 'We know what's good for these Africans,' and then they get to feel smug. They're treating Africans like they're fundamentally different kinds of people from Westerners. What about culture for Africans? Maybe Africans would like a cultural [continued on page 134]

Once Upon a Time in Silicon Valley...

ESQ/Style

Five dreamers built a revolutionary company and, against all odds, took it public to great fame and fortune. Here, for the first time, we get an inside look at how the tech elite behind Pied Piper—Richard Hendricks, Dinesh Chugtai, Erlich Bachman, Jared Dunn, and Bertram Gilfoyle*—are enjoying the spoils of their IPO and embodying the low-key luxury of our new gilded age.

PHOTOGRAPHS BY JASON BELL



ESQUIRE
\$36.00

Cost of
custom-made
unicorn horn

Also known as Thomas Middleditch, Kumail Nanjiani, T.J. Miller, Zach Woods, and Martin Starr, the ensemble cast of HBO's *Silicon Valley* is here to tell you that the show's real heroes—beginning April 24, our heroes are still struggling to make Pied Piper a success. This story is about the money and the power, the shiny and the dark, with some 100+ quotes from the show's Emmy-nominated writing staff.

APRIL 2016



RICHARD HENDRICKS
FOUNDER AND
CREATOR OF THE
PIED PIPER
ALGORITHM

ON WHERE THE REAL MONEY IS:

"It's in apps. Unless you're talking about physical money—that's still in your wallet. Unless you're talking about your Phone Wallet app, in which case that's still real money; it's just not physically there. But the real money—meaning the way to get the maximum value of your efforts in Silicon Valley's tech industry—is in apps."

On Thomas Middleditch:
Cashmere and silk sweater
(\$1,295) and cotton
chinos (\$395) by Ralph Lauren; suede sneakers
(\$380) by Strange Matter.

ON THE UPSIDE OF SUCCESS:

"Silicon Valley is a shining example of American progress. No matter what race you are, what religion you practice, or what country you were born in, so long as you're rich, people will invite you to stuff."



ERLICH
BACHMAN
BIG THINKER

ON THE VALLEY'S
FOOD CHAIN:

"Start-ups are the unwashed plebeians that shove coal into the tech world's money train. Incubators like mine, however, are the Cornelius Vanderbilts of today's age, laying the tracks that will carry future generations forward into perpetuity."

ON THE SECRET TO
HIS SUCCESS:

"There's two kinds of currency in the Valley: tech and balls. If you don't have one, you better have double the other (I have four balls.)"

This page, on T.J. Miller: Cotton shirt (\$235) by Boss; cotton T-shirt (\$295) and cotton-blend chinos (\$325) by Calvin Klein Collection; suede shoes (\$250) by Vince; personal transporter (\$1,500) by PhunkeeDuck

Opposite, on Kumail Nanjiani: Linen jacket (\$495) by Michael Kors; Pad Air 2 (\$499) and Smart Cover (\$39) by Apple.





JARED DUNN
HEAD OF BUSINESS
DEVELOPMENT

ON HIS WORLDVIEW:
"Euripides said, 'Money is the wise man's religion,' and he's one of my favorite Greek tragedians. That said, I remain Episcopalian."

ON THE UPSIDE OF INNOVATION

"Artificial intelligence is the next big thing in Silicon Valley. Pretty soon there will be robots that do everything, which will shorten some of those long, lonely nights."

On Zach Woods:
Chambray shirt (\$650),
trousers (\$1,020), and cotton
 gabardine shoes by Prada,
cotton T-shirt (\$18) by
Everlane; Gear VR headset
(\$100) by Samsung, powered
by Oculus. On h's friend:
Shoes by Isa Tapia.



**BERTRAM
GILFOYLE**
CO-CIO

ON THE KEY TO SUCCESS

"Never give up. Stay strong and believe in your dreams, and sooner or later a rich person will pay you just to leave their office."

On Martin Starr: Cotton sweatshirt (\$295) and wool-and-cotton chinos (\$450) by Burberry; leather sneakers (\$550) by Fratelli Rossetti.
In closet: Cotton sweatshirts (\$78 each) by American Giant.

This page: Double-breasted viscose-blend jacket (\$2,275) by Giorgio Armani; cotton T-shirt (\$30) by Armani Exchange. Opposite: Leather jacket (\$2,895); cotton sweater (\$345); and denim jeans (\$575) by Dolce & Gabbana; leather sneakers (\$650) by Prada & Orlitz.

DINER ON THE

"Money
love, but it can b
to

think I m



100%
necessary
piece
and styles
100%
100%

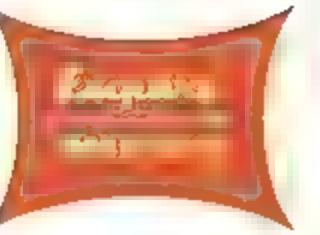
ERLICH ON PAPER LOSSES:

"I was once rushed to the ER in Menlo Park because I was hemorrhaging so much money. They're used to it, though. A tech millionaire goes broke there every day."

Cotton sweater (\$595), cotton T shirt (\$295), and cotton-blend chinos (\$325) by Calvin Klein Collection.



FOR STORY
INFORMATION
PAGE 136. PRODUCED
BY TYLER DURING
FOR PORTFOLIO



Inside the Mind of a RICH

← NOT THAT GUY. ANOTHER GUY.



GULFSTREAM
ENVY ASIDE,
TURNS OUT
HAVING MONEY
CAN BE PRETTY
GREAT

MAN

BY Tom Junod

I WILL TELL YOU AS MUCH AS I CAN ABOUT the rich man without violating his anonymity or privacy. He is—or until recently was—a partner in a hedge fund. He is in mid-to-late middle age, losing his hair but extremely upright and fit despite his habit of injuring himself. He projects practicality to the point of sagacity but tends toward amusement, and his amusement is infectious. His greatest extravagances are the vacations he takes with his family—vacations marked not just by luxury in exotic locales but also by excellent service. He has two cars that are each in the range of \$100,000 and a “fun” car that is more expensive than it looks. In areas known for high-end real estate, he has three houses, one of which he is renovating for millions. He has recently succumbed to the rich man’s indulgence of buying serious art for serious money, but he is quick to distinguish himself from the rich men of his acquaintance who buy jets. He does not have a jet, nor does he want one—he prefers business class to private jets for transatlantic flights. But he has flown in private jets many times, and he has many stories about them, one of which turns out to be central to both his fortune and his fortunes.

The rich man had always wanted to be rich, because money made him sad before it made him

happy. His father was a corporate lawyer—"and he was the cheapest son of a bitch you could ever meet, who wouldn't part with a dime." Moreover, he suspected that whatever the old man was making, the old man wasn't making for him, or for the rest of his family—and so later on, when the old man started a second family with a second wife and treated them with generosity, the rich man knew he was both justified in his youthful suspicions and almost existentially on his own. Sure, he read *Richie Rich* comic books when all his friends were reading about Spider-Man and the Fantastic Four, and he delighted in subscribing to *Forbes* and describing his religion as "capitalist" long before the presidency of Ronald Reagan and the coinage of the word yuppie. But underlying everything, he told me when I visited him and we made a weekend out of our discussions about money, "was fear—fear of who's going to take care of you that kind of thing."

So he knew what he wanted, and that in turn allowed him to know who he was. He had only one requirement for college, and it was the requirement his father gave him. "It had to be cheap." He went to a small state school nobody had ever heard of, but he got his BA and MBA in five years and went off to work for one of the most famous corporations in the world. By the time he was thirty, he was making more money than anyone he knew outside of Wall Street, and by the time he was thirty-five, he had lost his last penny by purchasing a company secretly engineered to bankrupt its purchaser. Bankrupt him it did, and after recovering and failing and recovering again, he found himself, just short of fifty, moving to a small town where he began buying real estate in a booming market. He was working the Big Long on the eve of the Big Short, and when the recession came, it left him, like a lot of other Americans, "asset-rich and cash-poor." He had more or less retired, and he was living more or less as a gentleman investor; he also had kids in high school, and although he worried about them—about his ability to pay for their education—it was through them that he met the man who would make him rich. His son and his daughter both played sports, and when he went to their games and races, he "kept on running into this guy who was starting a hedge fund. I knew him and he knew me, and I had some skills he thought would be of value in starting to grow this thing. Honestly, I thought that we had very low odds in terms of success. But I didn't want to move. I had two kids in school and I wanted to get them through it, and so I thought, 'What the hell? Let's give it a shot.' And the next thing you know..."

He made money at the hedge fund. But he didn't get rich right away, which brings up one of the great mysteries of American wealth. When did the rich man finally know, or maybe first concede and then allow himself to say, that he was rich?

THERE ARE THREE WAYS TO BE HONEST ABOUT MONEY The first is to be able to admit how you make it, and in this the rich man is nearly transparent. "You know why people start hedge funds? Because they allow you to build a business without having to build a business. A hedge fund is really just an investment vehicle that can be accessed only by high-net-worth investors—those are the rules of the game. But hedge funds can do all sorts of things. They can trade stocks, they can trade bonds, they can trade oil, they can trade real

estate. Now, the other part about a hedge fund, which makes it lucrative, is that unlike mutual funds, a hedge fund can charge what's called a performance fee. In other words, we get a cut of the profits. A lot of hedge funds typically take 20 percent. So let's say you're managing a billion dollars a year and you make a 20 percent profit. That's \$200 million. Now take 20 percent of that. That means \$160 million goes to the investors and you get \$40 million. Now multiply that—some hedge funds are managing \$5 billion, \$10 billion. That, as the saying goes, is nice work if you can get it. I've been in organizations with thirty thousand employees. They don't generate the profits that hedge funds can generate with twenty guys. You have hedge funds generating hundreds of millions in profits with very few employees—I don't know what other kind of business can do that."

It is not only capitalism, the rich man said, it is capitalism "distilled down to its core. As they say, we're not curing cancer: we're making money, and our job is to make money because that's what our investors pay us for. Because if we make money, they make money.

I can tell you all of the wonderful things we do for society, because we manage money for endowments and charitable foundations, and because of our good work, we allow these charitable foundations to do all of these great deeds for society. But putting that aside, our

job is pure: to make money. And a lot of people would probably just want to throw up after hearing that statement. But we live in a capitalist society, and the current position is pure capitalism at its finest."

The second way to be honest about money is to be able to reveal how much you make and how much you have. That comes harder for most people, but not for the rich man. "Remember when I told you that we had a bad year and I made only a \$4.5 million bonus? Well, it's true that we had a bad year, a disappointing year. We were off. But I made closer to \$10 million."

It was not a boast. It was a statement that contained two contradictory impulses—at once an admission that he lives according to an absurd system of compensation, and a profession of faith. He believes in capitalism, and so when he spoke about money, he never spoke as though he had anything to hide. I have talked

to many rich men in my life, and they have spoken of their wealth either as incidental compensation for their other burdens and responsibilities or as a burden and a responsibility *in itself*, something as demanding of their care as an especially large child. They have never simply said what I and everyone else suspect to be true: Being rich has to be pretty damned good or else humanity wouldn't have made it its enduring pursuit. He was so forthcoming that he made me want to know not just how much money he made but also how much the money he made meant to him.

"What's the happiest money ever made you?" I asked. "Not your work, not your job—money itself."

He answered with a sigh but without hesitation. "I think when I realized that I'd created my own safety net. A lot of people live in fear. Fear of catastrophic illness. Fear of losing their jobs. Fear of being unable to send their kids to college or to provide for their kids. It's very stressful, and I had that level of stress over those types of things for many years. And so to answer your question: The happiest money ever made me was when I realized I didn't have to worry about those things anymore. I send one of my kids to one of the

RICH LIKE WHO?

ONE MAN'S MOUNTAIN IS ANOTHER MAN'S MOLEHILL



Source: Saez and Zucman, University of California, Berkeley.

most expensive schools in the country and don't even think about it. I get this big bill and don't have to think about it even if I lose my job. I don't have to worry about the day-to-day stuff the average person worries about. Obviously, we live a very comfortable life. But you can live a very comfortable life and still have those other stresses. Now I can do both. I can live a comfortable life and lack the stresses. Which is pretty damned good."

"That moment you mentioned, when you created your own safety net—what let you know that? Was it a number?"

"Yeah. I mean, it wasn't an exact number. But it was a number because..."

"Would you mind my asking: What was the number?"

"It was \$25 million."

"Not including your property or other assets?"

"Money in the bank. Just a bunch of cash, I guess."

"That's a pretty good number."

"It's a pretty good number," the rich man said. "It's hard to argue with that. For me, it was a pretty pragmatic exercise, to look at what my obligations are. How do I want to live the rest of my life? How much support do I want to provide for my kids? You go through a basic financial exercise, and then one day you say, 'Okay, I guess I'm there.' There's really no magic to it—it could have been twenty, could have been thirty, you know."

Now it was my turn to sigh. It's hard to hear a number like that without wondering about your own—without making comparisons and reviewing in a flash your own monetary decisions the way dying people are said to review the entire course of their expiring lives. Of course, this is one of the reasons it's so hard to talk honestly about money—comparison is the inevitable consequence. The rich man is no different from anyone else in this regard, indeed, he lives in a world so awash in cash that comparison has become the primary currency. The difference is the point of entry. "There are people who would look at me in my world and say, 'Jeez, I feel bad for

that guy.' If they knew how much money I had in the bank, they'd say, 'Jeez, I feel bad for him!'"

"Would they feel bad because...?"

"It's just such a low number," the rich man said.

AND THIS IS THE THIRD AND MOST DIFFICULT WAY TO BE honest about money: to be able to judge if money has changed you. The rich man doesn't think that he has changed, but he understands that he has arrived at this fundamental conviction by comparing himself with those around him. "I mean, I've seen people who have changed because of the money," he said. "They become different people than I've known. Now, maybe people would look at me and say that. I would say not. I don't know, I can't self-evaluate, but I don't think I fit into that category. But I've certainly been with people where I think the money has changed them."

"In what way?" I asked.

"For the worse," he said. "Now, I'm hesitant to say that the hedge-fund world creates a bunch of assholes just chasing a buck. On the other hand, I will tell you that there are a lot of assholes just chasing a buck, you know? I know a lot of people who are very wealthy, and I have the utmost respect for them. I enjoy their company. So I don't believe money corrupts. I really don't. I think it has the potential to. Having a glass of wine is not necessarily bad, but for some people it really is. And if you're that kind of person—well, maybe money is the equivalent of alcohol to an alcoholic. I've seen people where they've lost their humility; they're just so focused on the money, so focused on 'I have a plane, but now I need a bigger plane.' 'I have a boat, but now I need a bigger boat.' I think for some people it just becomes scorekeeping; it becomes losing your moral compass, losing your way."

It wasn't the luxuries they bought; it was the judgments they made. It wasn't that money made them immoral, it was that they came to look at money as the basis of morality—and of everything else. "It's like if they have four times the money you do, that means they're four times as smart, four times better," the rich man said. That's why rich people don't just talk about money; they talk about money *all the time*, and all the things that money can buy. They speak of it with a touching vulnerability and a gnawing dissatisfaction, especially when they land at Teterboro, the airport for private jets outside New York City, and they behold the contingency of their achievement. "Let's say I know more about the different kinds of private planes than I ever wanted to," the rich man said. "Because it's always 'Oh, there's a G5. I have a G4. I have to get a G5.'"

Now, many stories about rich men turn in some way to the absurd theater of the private jet, and this one is no different. As I've said, the rich man does not own a private jet. But the founder of his hedge fund does, and he allows his charges to use it. The founder of the hedge fund also has a particular love for a certain midlevel rocker, and—like many rich men—the money to hire a midlevel rocker to play at his birthday party. A couple years ago, the rich man and his talkative wife attended the founder's birthday party, which featured a performance by his beloved midlevel rocker. Shortly thereafter, the rich man asked the founder if he could use the private jet. The founder told the rich man that he could but his wife couldn't.

"Why not?" the rich man asked.

"Because your wife talked during the performance of [the beloved midlevel rocker]," the founder said.

"I wasn't even mad at first," the rich man recalled. "How could I get mad at something so ridiculous? The whole thing just seemed absurd."

A short time later, the founder not only [continued on page 134]

K R Y S T E N

R I D D E R



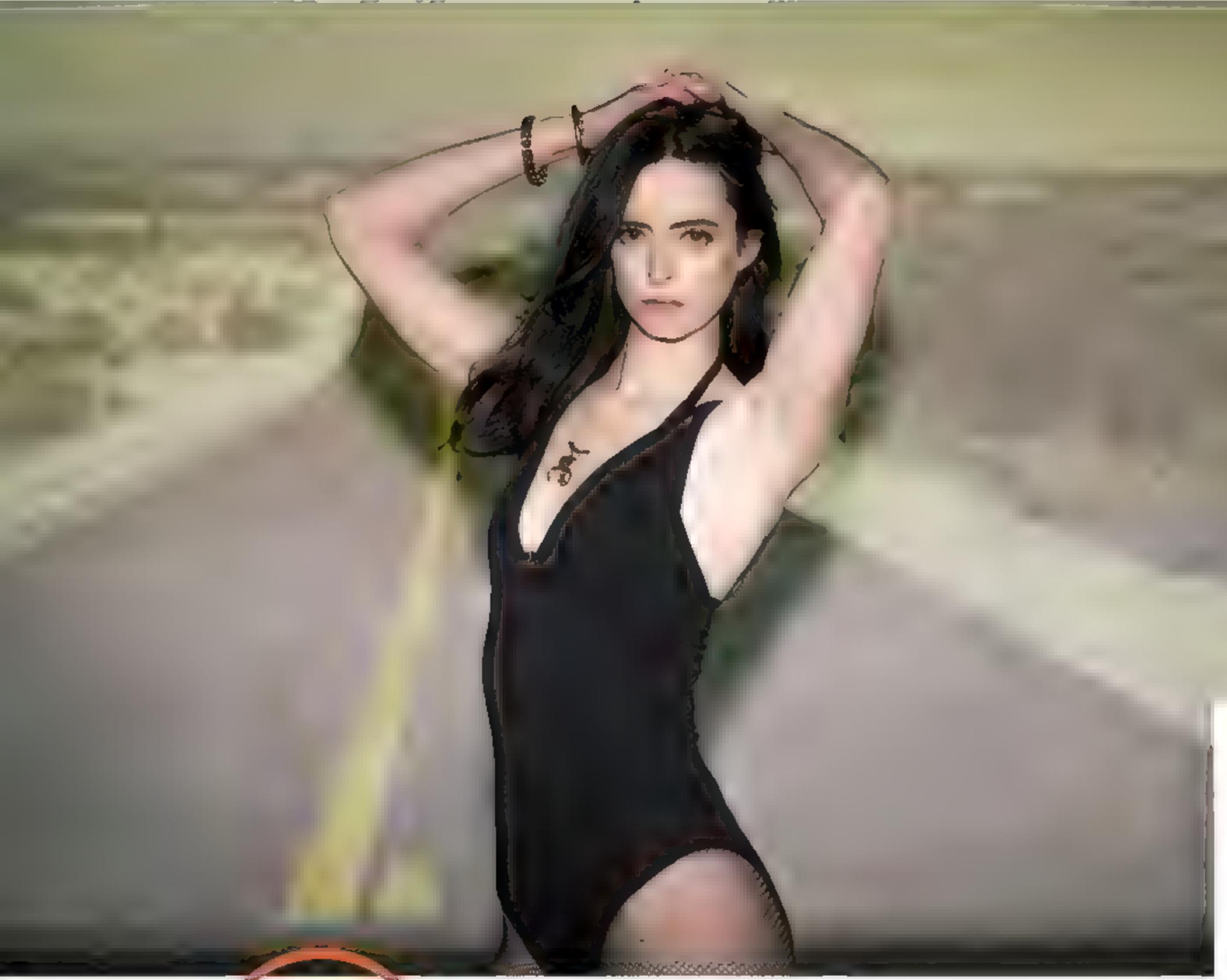
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PHOTOGRAPHY





T'S A CLICHÉ, BUT YOU REALLY DO THINK YOU KNOW KRISTEN RITTER from the troubled characters she plays. You've seen her die horribly on *Breaking Bad*, con coldheartedly on *Don't Trust the B---- in Apartment 23*, and be twelve different kinds of troubled on *Jessica Jones*. And then you meet her in person, and she rocks in her seat as she talks, gushes, and—look, there's no other way to put it—bubbles with enthusiasm. The thirty-four-year-old actress has just come from her Esquire photo shoot, which she raves about not only because the photographer was a woman ("I'm always working with women," she says) but also because it involved a motorcycle rather than a bedroom. "I didn't want to do the rolling-around-in-sheets thing. Nobody wants to see me doing that."

The statement is preposterous, but her passion is convincing. Momentarily. We're at a coffee shop surrounded by writers tapping away at their laptops and actors trying to get noticed. They all look familiar because this is Hollywood, everyone's at least done a commercial or had an under-five on a procedural. Ritter thinks she knows three different people in this place, but she's reluctant to check; a youthful geek out over her early idol, Claire Danes, has given her permanent cold feet. "I ran up to her on the street like she was my friend, like, 'Hi, Claire.' She looked at me like I was crazy," she laughs. "As she should have."

If she has any other lingering fears, you'll see no evidence of them on *Jessica Jones*, her gut punch

WHEN I GOT *JESSICA JONES*, MY ACTING TEACHER SAID, 'BABY . . . WE HAVE TO MAKE SURE THAT YOU ARE SURROUNDED BY PEOPLE THAT ARE GOOD OF YOU LOVE YOU.'"



of a Netflix action show. Ritter plays the title role, a mutant living in a world alongside the Avengers and Daredevil, who's a little too screwed up to be a superhero. *Jessica Jones* is dark. It's not just violent; it's not just complex. It's emotionally upsetting—episode one ends with a young woman murdering her parents while under mind control. The shoot was long, too: about 140 days, of which Ritter had two off. "When I got it, my acting teacher said, 'Baby, you have your work cut out for you. We have to make sure that you are surrounded by people that take good care of you and love you.'"

Since season one of *Jessica Jones* wrapped, she's racked up frequent-flier miles promoting Netflix. Brazil, Tokyo, Paris, Milan, Madrid, Vegas, New York. She's used to the travel. Halfway through high school in Shickshinny, Pennsylvania, she assures me that this is an actual place and not a setting from a Marx brothers movie—she was discovered in a mall by a modeling agent. From then on, she spent her summer breaks at shoots around the world. Modeling trips were "like being at camp with people that kind of looked weird and skinny like I did. The girls in high school were way worse." She crossed the globe on her own as a teenage model and emerged unscathed. "When you're young, your brain's not formed yet, so you just go with it." She shakes her head as she undoes her ponytail and lets her coal-black hair down. "I was so fearless."

Ritter went from high school straight to Williamsburg, Brooklyn, in 2000, "back when it was OG," and began her transition into acting. It suited her. "I went to these auditions and felt like I finally had some control over my life because I could always be better, funnier, show up on time, show up earlier. Whereas if you're a model, you just show up and people look at your pictures and that's it." In auditions, she could show her personality. "I was never a wallflower. I've always been sort of scrappy." And then she takes a swig of the green juice she's brazenly smuggled into the coffee shop. Story checks out.

A one-line role in *Mona Lisa Smile* led to slightly bigger parts—including three late-aughts best friend roles in some of the era's more memorable rom-coms (*Confessions of a Shopaholic*, *27 Dresses*, *What Happens in Vegas*)—before she was cast as Jane on *Breaking Bad*. And then as Chloe, the titular B of ABC's much lamented *Don't Trust the B---- in Apartment 23*, on which she worked with that still too rare of things: a female showrunner. She's done it again with *Jessica Jones*'s Melissa Rosenberg. "I like to be in a position where I can be vulnerable and speak about things in a raw way." It's especially crucial during the sex scenes between Jessica and the indestructible Luke Cage, scenes that helped the series score a TV-MA. "I don't want to have those kinds of conversations with a dude. With, like, a man who's older than my dad."

So what's next? "The bar is kind of high. It's hard for me to look at a male buddy comedy where I'm the girl rolling her eyes. Like 'This shit.'" At the moment, she actually is a girl rolling her eyes, but you're with her.

"On a set is where I feel most like myself," she says on the way out. She likes to toss some surprises at her crew. She'll spring for pizza on Fridays or slip a lottery ticket into someone's pocket when they're not looking. "Nothing would make me happier than making the boom guy on my crew a millionaire," she tells me, and it is a testament to the genuine joy emanating from Krysten Ritter that I believe her. ■

The Winklevosses

[continued from page 101] can Mark Andreessen and Bill Gates and Laurene Powell Jobs. Anyone can do it, anywhere in the world, at virtually no charge.

You can do it, in fact, from your phone in a diner in New York. But the whole time they are there—over identical California omelettes that they order with an ironic shrug—they never once open their phones. They come across more like the talkative guys who might buy you a drink at the sports bar than the petulants ordering bottle service in the VIP corner. The order they get, the more comfortable they seem in their contradictions, the competition, the ease, the fame, the quiet, the gamble, the sure thing.

What seems indisputable about the future of money, to the Winklevosses and other bitcoin adherents, is that the technology that underpins bitcoin—the blockchain—will become one of the fundamental tenets of how we deal with the world of finance. Blockchain is the core computer code. It's open source and peer to peer—in other words, it's free and open to you and me. Every single bitcoin transaction ever made goes to an open public ledger. It would take an unprecedented 51 percent attack—where one entity would come to control more than half of the computing power used to mine bitcoin—for hackers to undo it. The blockchain is maintained by computers all around the world, and its future sidechains will create systems that deal with contracts and stock and other payments. These side-chains could very well be the foundation of the new global economy for the big banks, the credit card companies, and even government itself.

"It's boundless," says Cameron.

This is what the brothers are counting on—and what might eventually make them among the richest men in America.

And yet. There is always a yet.

When you delve into the world of bitcoin, it gets deeper, darker, more mysterious all the time. Why has its creator remained anonymous? Why did he drop off the face of the earth? How much of it does he own himself? Will banks and corporations try to bring the currency down? Why are there really only five developers with full "commit access" to the code (not the Winklevosses, by the way)? Who is really in charge of the currency's governance?

Perhaps the most pressing issue at hand is that of scaling, which has caused what amounts to a civil war among followers. A maximum block size of one megabyte has been imposed on the chain, sort of like a built-in artificial damper to keep bitcoin punk rock. That's not nearly enough capacity for the number of transactions that would take place in future visions. In years to come, there could be massive backlogs and outages that could create instant financial panic. Bitcoin's most influential leaders are haggling

over what will happen. Will bitcoin maintain its decentralized status, or will it go legit and open up to infinite transactions? And if it goes legit, where's the punk?

The issues are ongoing, and they might very well take bitcoin down, but the Winklevosses don't think so. They have seen internal disputes before. They've refrained from taking a public stance mostly because they know that there are a lot of other very smart people in bitcoin who are aware that crisis often builds consensus. "We're in this for the long haul," says Tyler. "We're the first batter in the first inning."

The waiter comes across and asks them, bizarrely, if they're twins. They nod politely. Who was born first? They've heard it a million times and their answer is always the same: Neither of them—they were born cesarean. Cameron looks older, says the waiter. Tyler grins. Normally it's the other way around, says Cameron, grinning back. Do you ever fight? asks the waiter. Every now and then, they say. But not over this, not over the future.

Heracitus was wrong. You can, in fact, step in the same river twice. In the beginning you went to the shed. No electricity there, no heat, just a giant tub where you simulated the river. You could only do eleven strokes. But there was something about the repetition, the difference even the monotony, that hooked you. After a while it wasn't an abandoned shed anymore. College gyms, national training centers. Bigger buildings. High ceilings. AC. Doctors and trainers. Monitors hooked up to your heart, your head, your blood. Six foot five, but even then you were not as tall as the other guys. You liked the notion of underdog. Everyone called you the opposite. The rich kids. The privileged ones. To hell with that. They don't know us, who we are, where we came from. Some of the biggest chips rest on the shoulders of those with the least to lose. Six foot five times two makes just about thirteen feet. You sit in the erg and you stare ahead. Day in, day out. One thousand strokes, two thousand. You work with the very best. You even train with the Navy SEALs. It touches that American part of you. The sentiment, the false optimism. When the oil fields are burning, you even think, *I'll go there with them*. But you stay in the boat. You want that other flag rising. That's what you aim for. You don't win but you get close. Afterward there are planes, galas, regattas, magazine spreads, but you always come back to that early river. The cold. The fierceness. The heron. Like it or not, you're never going to get off the water—that's just the fact of the matter. It's always going to be there. Hard to admit it, but once you were wrong. You got out of the boat and you haggled over who made it. You lost that one, hard. You might lose this one, too, but then again it just might be the original. Are that you're stepping toward. So you return, then. You rise before dark. You drag your carcass along Broadway before dawn.

All the rich men in the world want to get shot into outer space. Richard Branson, Jeff Bezos. Elon Musk. The new explorers. To get the hell out of here and see if they—and maybe we—can exist somewhere else for a while. It's the story of the century. We want to know if the pocket of the universe can be turned inside out. We're either going to bring all the detritus of the world upward with us or we're going to find a brand-new way to exist. The cynical say that it's just another form of colonization—they're probably right, but then again maybe it's our only way out.

The Winklevosses have booked their tickets numbers 700 and 701 on Branson's Virgin Galactic. Although they go virtually everywhere together, the twins want to go on different flights because of the risk involved. Now that they're in their mid-thirties, they can finally see death, or at least its rumor. It's a boy's adventure, but it's also the outer edge of possibility. It costs a quarter of a million dollars per seat, and they paid for it, yes, in bitcoin.

Of course, up until recently, the original space flights all splashed down into the sea. One of the ships that hauled the *Gemini* space capsule out of the water in 1965 was the *Intrepid* aircraft carrier.

The Winklevosses no longer pull their boat up the river. Instead they often run five miles along the Hudson to the *Intrepid* and back. The destroyer has been parked along Manhattan's West Side for almost as long as they have been alive. It's now a museum. The brothers like the boat, its presence, its symbolism. *Intrepid*, *Gemini*, the space shot,

They ease into the run. They turn a head or two along the way, running abreast of each other along the cycle lane. A cyclist pulls up hard and shouts to get the fuck out of the way. They half-shrug, sorry, then keep going. That's part of the plan. They don't intend to disrupt anyone, but if they have to, they will.

The *Intrepid* looms. It looks like a piece of old gray muscle. The brothers stand for a while by the railings underneath the destroyer. Two and a half miles in and they haven't even broken a sweat. They touch a light pole—a lucky gesture—and begin the return.

"As far as I'm concerned, we're only at the very beginning of all this," says Cameron. "People have to start realizing that money is just a fiction, an idea. With great ideas come great changes. Bitcoin's that."

Five years after *The Social Network* appeared on the big screen, they loop together, in stride, pistonlike.

"You know, I've said this before," adds Tyler, "but it's like discovering a new color. It's got this whole multinational, multicultural thing going on. The world is shaping up. I don't know what it looks like yet, but I bet it's going to be extreme."

There it is, stretching out in front of them: the long gray expanse of the Hudson River.

Two and a half more miles and then they're done. ■

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A Rich Man

[continued from page 127] rescinded the flight ban on the rich man's wife but also made the rich man a partner. In a round-about way, then, it was the founder's edict and then his second thoughts about its capriciousness that made the rich man rich. He could afford to laugh about it—until he realized that no one else was, until he realized that the founder and nearly everyone else around him took the ban the way they took everything else: with the utmost seriousness. They made ridiculous money, but they could never regard themselves as ridiculous, and could never regard their fortunes as anything but indicative of their true worth. And so the ban was not the end; it was the beginning of the end, for it established the pattern of insanity practiced in an atmosphere of oblivious solemnity, which eventually caused the rich man to say, "I don't want to work for people who treat people this way. I'm quitting."

And that is how rich the rich man really is: rich enough to walk away from the company of other rich men.

I ASKED THE RICH MAN IF HE EVER feels guilty—guilty about what he has, guilty about what others don't. He answered instantly. "No, absolutely not. No, I don't. I don't feel guilty about it. Nobody gave me anything. I didn't go to fancy schools. I didn't have a lot of money. I didn't have contacts. I didn't have anyone getting me a job. I didn't have a safety net. It's everything I worked my ass off for. Do I feel bad that some people have a difficult time? Yes. But that's completely different from feeling guilty about what I've accomplished."

It's the kind of thing that rich men say—and the rich man never sounded so rich as when he was talking about the intractability of income inequality, the futility of the estate tax, and the benefit that the carried-interest exemption offers to the American economy, which, he reminded me, "is still the most dynamic economy in the world." But I believed what he said about his background, mainly because I knew that every word he spoke was true. You see, he is not only a rich man—he is one of my best friends. I attended the same obscure state school he attended, and our friendship became permanent as soon as we met. I knew from the start that he wanted to be rich, because even then he spoke honestly about money and the role it played in his life. When he called me last year and confided that he was rich, however, I couldn't help but want to talk to him about it, first as a matter of curiosity and then as a matter of judgment. What I really wanted to see was not how he lived but how—and if—he'd changed. Well, he hadn't. The world had. And if I wasn't happy for the world, I was still happy for him, the only rich man I've ever met who is able to say those magic and damning words: *I'm rich.*

Where to Donate

[continued from page 115] center that allows them to preserve their traditions, right? These guys are like, 'No, Africans just need these mosquito nets.'

Well, yes, there is a bit of an air of noblesse oblige surrounding effective altruism. Maybe I'm being a condescending douche. I put the question to MacAskill. He says, "That's an odd criticism. We want to empower Africans, but they can't be empowered if they're not healthy."

Over the next week, I get a surprising number of other semihostile reactions to effective altruism. Among them:

My brother-in-law argues that it's trying to quantify things that are unquantifiable. Who says one charity does more good than another? It's a weird sort of "charitable imperialism," as one opponent puts it. Consider the arts: What if a painting at a museum elevates the human spirit and inspires a kid to become a doctor who eventually cures bladder cancer? You can't predict. (EA advocates say you can make judgments, even if they're not perfect. And as for the art-loving kid who may cure bladder cancer, what about all the kids who survived because of malaria nets? One of them may cure cancer, too.)

A friend mocks me for trying to detach emotion from charitable giving. "Why not give to causes that move me personally, like leukemia in honor of my late aunt?" she says. (The EA response: We combine empathy and rationality. It's a higher form of compassion.)

My wife objects to EA's emphasis on giving to just one or two charities. Why not spread the wealth and give a small amount to a whole bunch of charities? (The EA response: For one thing, small donations are less efficient for the charities—more paperwork and overhead.)

Others tell me charity works best when it's close to home. You can monitor the results—plus, shouldn't you take care of your own backyard before meddling with ones across the world? (The EA response: Just because someone is geographically distant doesn't mean he deserves less compassion.)

Then there's the self-righteous-prick problem. I got an e-mail from a colleague asking me to buy Girl Scout cookies. The rational response might be "Is this Girl Scout troop based in Sierra Leone without access to clean water?" But that's not going to make me popular. (The EA response: You can allot a small amount of your budget for social-lubricant causes, like this one.)

"Uh, that might seem a tad self-serving," my wife says when I tell her my idea.

It's clear I could spend the next year dithering around. I have to make a decision. So here, on a Friday, in my living room, I do: \$500 to the Against Malaria Foundation and the other \$500 split between MacAskill's meta-charity and Singer's meta-charity, the Life You Can Save.

Another issue continues to bother me: How do you choose between short-term and long-term solutions to a problem?

Malaria nets may save thousands of lives now, but wouldn't an inexpensive one-dose malaria cure eventually save millions? Why not donate to medical research? Or to the University of California, Irvine professor who is genetically altering mosquitoes so that they can't spread diseases like malaria and the Zika virus?

I ask the GiveWell founders these questions. They say that your average schmo doesn't have the time or expertise to figure out which scientists are on the right track. There are people in Big Charity working on it, like those at the Bill & Melinda Gates Foundation. So maybe I should make out a check to Bill Gates? This is getting complicated.

IT'S BEEN SEVERAL WEEKS SINCE I began Project Maximum Good. For the past few days, I've been strongly considering a preventable-blindness charity that works in Rwanda and Bangladesh. It's mentioned on several EA Web sites.

But now I'm wavering. I think I'm leaning toward blindness for emotional, not logical, reasons. The GiveWell guys seem smart, and they have devoted their working lives to the question of the best charities. Why should a dabbler like me know better? I'll just go with their malaria suggestion.

But then I remember something MacAskill told me in our first chat. When I asked where my \$1,000 would have the most impact, he threw me a curveball. He asked if I'd considered giving to his charity. Because it's not a normal charity. It's a meta-charity: a charity that encourages people to donate to charity.

MacAskill is one of the founders of Giving What We Can, which, among other things, encourages people to take a pledge to donate at least 10 percent of their income to charity for the rest of their lives.

The argument is that MacAskill's group will use it to persuade other potential donors to give to charity. According to MacAskill's data, which he sent me in a sharp PowerPoint presentation, every dollar given to Giving What We Can will result in at least six dollars in donations to causes like malaria prevention. It's charity multiplied.

Others tell me charity works best when it's close to home. You can monitor the results—plus, shouldn't you take care of your own backyard before meddling with ones across the world? (The EA response: Just because someone is geographically distant doesn't mean he deserves less compassion.)

Then again, if I really want to start a donation flood, perhaps I should pay a publicist \$1,000 to get me on *Good Morning America* to talk about my effective-altruism article.

"Uh, that might seem a tad self-serving," my wife says when I tell her my idea.

It's clear I could spend the next year dithering around. I have to make a decision. So here, on a Friday, in my living room, I do: \$500 to the Against Malaria Foundation and the other \$500 split between MacAskill's meta-charity and Singer's meta-charity, the Life You Can Save.

I also click on the Giving What We Can Web site and take the pledge to donate 10 percent of my income in the future. Will I stick to it? Hell if I know. Maybe it should be 20 percent. Maybe I need to give more than money. Maybe I should focus on a single cause. I don't know.

But this is a start. ■

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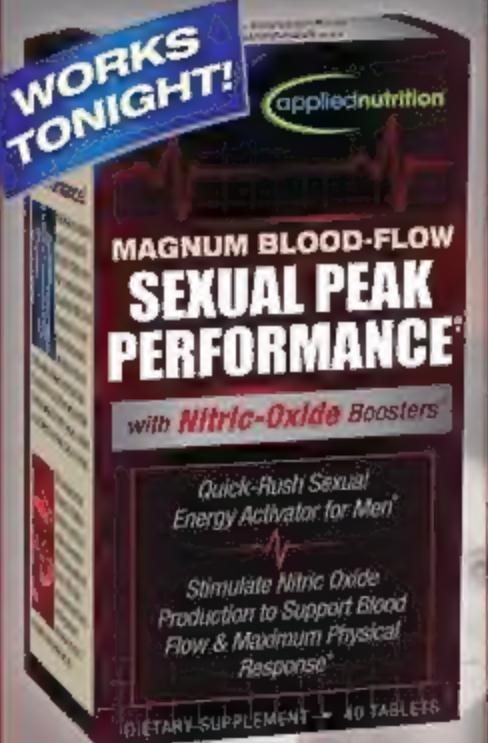
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The Cold Open, pp. 11, 14: Coins: Filo/E+/Getty. Man at His Best, p. 26: Comedy Central/Everett Collection; p. 28: Fargo: Chris Large/TX/Everett Collection; MadTV (Peele): 20th Century Fox Film Corp./Everett Collection; MadTV (Key): Tessa Viles/Warner Bros./Everett Collection; p. 30: Keanu: Warner Bros.; Boundless: Brian Leddy; p. 32: A Doubter's Almanac: Ben Goldstein/Studio D; Innocents and Others: Simon and Schuster; p. 35: The Esquire Guide to Bodyweight Training: Kevin Sweeney/Studio D; p. 38: Styling by Mary Fellowes for the Wall Group; hair by Matt Fugate, makeup by Kim Bower, both for Exclusive Artists Management; shirt by Mother; bodysuit by Va Bien; p. 40: Melissa Madison Fuller; p. 42: Courtesy Out-Cast Agency; p. 44: Ben Goldstein/Studio D; p. 48: Marco Grob/Trunk Archive; p. 50: Yosemite, Buddy: Courtesy Paul Reubens; with David Lee Roth: Time & Life Pictures/The Life Picture Collection/Getty. Style, pp. 53, 54: Grooming by Janice Kinjo for Exclusive Artists Management; p. 62: Ben Goldstein/Studio D. Pop Politics, p. 64: West: Dominique Charriau/WireImage/Getty; pin: emarto/iStock by Getty; sticker: @natcarey7; p. 66: Mask: Andrew Kelly/Reuters/Newscom. The Truth About the Future of Cars, pp. 70-71: The Revs Lab; p. 74: Courtesy John Leonard; p. 76: KITT: Universal TV/Everett Collection; p. 78: Lutz: Montalbetti & Campbell/Corbis Outline; Villeneuve: Courtesy René Villeneuve. The Esquire Fitness Challenge, p. 82: "Red Hot Riding Hood": MGM/Courtesy Neal Peters Collection. The New Rules of Personal Finance, p. 86: Additional polo equipment pro-

vided by California Polo Club; p. 89: Sorkin: Larry Busacca/Getty Entertainment; p. 90: CNBC/NBCUniversal/Getty; p. 91: Bill: Petra Wallner/Alamy Stock Photo. The Winklevooss Twins, pp. 94-95, 98-99: Grooming by Mari Shiten for Bryan Bantry; p. 96: Rowing: Christopher Lee/Getty; hearing: Lucas Jackson/Reuters. Where Can I Get \$1,000 Today? p. 105: Larisa Kline. 50 Things That Are Worth the Money, p. 111: Cheeseburger: B&T Media Group Inc./Shutterstock; pp. 111-113: Blankets, shoes, pot: Ben Goldstein/Studio D; p. 113: Barstool: Courtesy Design Within Reach Studios. A Woman We Love, pp. 128, 130-131: Styling by Lysa Cooper for Art Department LA; hair by John D for Forward Artists; makeup by Stephen Solitto for Tomlinson Management Group; manicure by Sarah Clue for Exclusive Artists Management; p. 128: Boots by Christian Louboutin for Alexandre Vauthier; pp. 128, 130: Bodysuit and tights by Wolford; bra by Noe Garments; necklace by Platt Boutique Jewelry; p. 130: Black-beaded bracelet by Lele Sadoughi; cuff bracelet by Jennifer Fisher; charm bracelet by Platt Boutique Jewelry; p. 131: Bodysuit by David Koma; shoes by Christian Louboutin; tights by Wolford.

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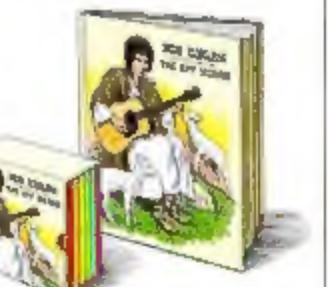
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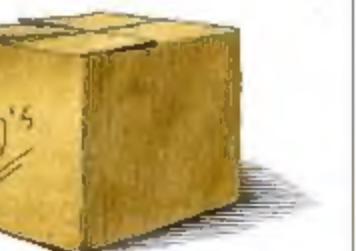
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